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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
350 BISHOPS WAY BROOKFIELD, WISCONSIN 53005 414-784-9540

NAIC REPORT ON PROFITABILITY
BY LINE AND BY STATE
FOR THE YEAR
1981

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
350 Bishops Way • Brookfield, Wisconsin 53005-0949 • 414-784-9540

TO: All Members of the NAIC

Date: May, 1983

Re: NAIC Report on Profitability By Line and By State

Dear Commissioner:

Enclosed is the NAIC Report on Profitability By Line and By State for the year 1981.

The NAIC developed the Report on Profitability By Line and By State in 1973 as an adjunct to the NAIC Profitability Report by Company. It has been published annually beginning with the data in the 1973 annual statements. The NAIC Committee charged with the responsibility for developing the report and keeping it up-to-date is now the (EX4) Profitability and Investment Income Task Force.

The purpose of the By Line and By State report is to establish a standard format for determining profitability in property and liability insurance by state and by line of insurance. The purpose of the NAIC Profitability report by company, to which this report is an adjunct, is to establish a standard format for determining the profitability of property and liability insurance companies (individually and for all companies collectively) on a basis which will facilitate comparisons with other businesses and industries.

The data reported in the NAIC annual statement by each insurer has been adjusted by formulas adopted by the NAIC to estimate a "going concern" or "generally accepted accounting principles" basis. This is done because the NAIC annual statement is primarily aimed at presenting the data needed for regulation of solvency and hence in some important respects is more conservative than normal "going concern" accounting.

The determination of insurance company and industry profitability and their comparison with other industries and the determination of insurance industry profitability by line and by state provides one of the elements necessary for evaluating whether competition is effective in regulating prices in the insurance business, and whether those insurance company and industry profits are sufficient to attract necessary capital.

However, in making such evaluation, it should be noted that except for premiums earned, losses incurred, and dividends to policyholders, the data are not state specific but rather are national averages derived from the Countrywide Insurance Expense Exhibit. The data which are not state specific are allocated to individual states by that state's premium or losses in order to produce the results by state.

Most companies do not restrict their operations to writing a single line of business in a single state. Accordingly the profit by line by state analysis is built in part on allocations of individual company financial data reflecting a multi-line, multi-state operation.

Due to the fluctuation in underwriting results, it is recommended that caution be exercised in the use of the report for analyzing the experience of one or a few companies, and that of all companies over a period of less than several years.

However, when reviewing results for several years, it should be noted that beginning with 1978, the Reports By State include changes in reserves for Incurred-But-Not-Reported (IBNR) losses. For some lines this has a substantial effect on operating and underwriting ratios.

The analysis of the profit for individual insurers and for the industry as a whole is a complex and controversial subject. For example, insurers with higher than average profits may not necessarily have higher than average rates. Very often the reverse is true. Also, when reviewing these results it should be remembered that there are often substantial fluctuations from one year to the next, both for the industry aggregates and especially for individual insurers. Neverthless, the industry aggregates are indicators of current competitive and market conditions, and over a span of several years, indicate the relative conditions in insurance versus other industries. Similarly the results for individual insurers, especially the market leaders, while subject to many influences and estimations, are indicators of how that insurer has fared relative to other insurers and the industry as a whole.

It is important to note that these exhibits are much more useful when viewed in conjunction with other information. Competitive conditions by line and by state, type of rate regulation, effects of involuntary market mechanisms, market share, rate of growth, leverage and capitalization, type of legal structure, marketing methods, price level, rate of inflation, exposure to risk and investment policy are examples of other factors which should be considered in evaluating these results. It also is important to note these exhibits provide evaluations of past performance. Prospective rates and future operating results are dependent on many variables in addition to those just described.

Details of the Profitability Report are discussed in the next section. Following that are the detailed formulas used in the computation.

A. Data Base

The two basic data sources are page 14 of the Annual Statement and the Insurance Expense Exhibit. These statements are prepared on different bases. Page 14 of the Annual Statement is in terms of direct premiums and direct losses, while the Insurance Expense Exhibit is largely on a net premium basis. Accordingly, it was necessary to allocate countrywide average expenses, most of which are reported on a net basis, back to the original states and lines.

As with any data base, it is important that the data base remain consistent over time. The occasional nonavailability or inconsistency of an individual company's data could create a distortion and should be kept in mind for any analysis.

B. Direct Versus Net of Reinsurance

Due to the fact that it is virtually impossible to assign reinsurance on a by-state by-line basis, the direct basis is used for all allocations. In general, this results in distortion for individual company, line or state data. However, these distortions are minimized when the data are aggregated. This problem is discussed further in Section D below.

C. Length of Experience Period

The report includes data by year, by company, by-line and by-state. Due to fluctuations in the underwriting results of the property and liability insurance industry, care should be taken in drawing conclusions from the data of only one year when in this detail.

D. Allocations of Data By State

Premiums earned, losses incurred and dividends paid to policyholders are state specific and do not need to be allocated. All other data are not state specific and are allocated based on countrywide averages.

Different methods of allocating various expense components are used. Direct premium earned are used to allocate investment income and all other expenses except loss adjustment expenses. For loss adjustment expenses, the allocation method assumes that the relationship of net (after reinsurance) loss adjustment expenses to net incurred losses should hold by state on a direct basis. This relationship does not always hold, especially where excess treaties come into play.

The allocation methods produce two distinct problems. First, the methods result in allocating a given value of expenses by the ratio of direct to net premiums, thus they can produce an over or under allocation of the expense quantity in each state for a given line. It should be noted that the reporting of aggregate values does not alleviate this problem because data from reinsurers are not included. In addition, individual state ratios may differ from the countrywide average ratios used in the report. This particularly affects investment gain. However, the aggregate result of this allocation produces virtually the identical result for direct business as the aggregate result for net business.

E. Line of Business

For both practical and theoretical reasons, profitability results are presented for only certain lines of business. Over time, the reported lines have changed, reflecting changes in the Insurance Expense Exhibit and the changing interest of the NAIC.

F. Incurred But Not Reported Losses

For the years prior to 1978, Incurred But Not Reported loss reserve changes were omitted in the "Direct Losses Incurred" figure appearing on Page 14 of the Annual Statement. In recognition of the distortions created by this omission incurred but not reported losses were introduced into the experience starting with 1978.

G. Federal Income Taxes

The report is designed to represent, as closely as possible, the results of a company as if it were operating in one state for only one line although there are no actual tax consequences on that basis. A problem arises when the adjusted underwriting profit is in fact a loss whose tax consequences exceed the taxes due on the net investment income associated with that line and state. The NAIC currently reports a negative income tax value in such cases. By reporting a negative income tax value, the resulting after-tax profit item no longer is solely related to a given line in a given state in a given year.

THE INDIVIDUAL FORMULAS

1. Premiums Earned

These are state specific Direct Premiums Earned as reported in Column 3 of Page 14.

2. Investment Gain

The ratio of the amount of investment gain allocated on a countrywide basis to a given line (IEE, Line 13) to net premiums earned (IEE, Line 2) is multiplied by the ratio of direct premiums earned (Item 1 above). To the extent that reinsurance affects investment gain allocated to a line of business to a different degree than it affects net premium earned the amount of investment gain allocated to each state will be distorted.

However, the effect of this distortion is limited by the following procedure:

> If the ratio of IEE Line 13 to IEE Line 2 exceeds .40 and if IEE Line 23 (Direct Premiums Earned) is greater than IEE Line 2, IEE Line 23 is substituted for IEE Line 2. The ratio is limited in any event to a minimum of zero and a maximum of .40 for all lines except Medical Malpractice. For Medical Malpractice the minimum is zero and the maximum is 1.00.

3. Losses Incurred

These are state specific "Direct Losses Incurred" from Column 6 of Page 14. As noted previously, for the years prior to 1978, Incurred But Not Reported loss reserve changes were omitted from losses incurred.

4. Loss Adjustment Expense

The countrywide total of loss adjustment expense is allocated on the IEE to the several lines of business. The ratio of this quantity, (IEE, Line 5), to net losses incurred (IEE, Line 3) is multiplied by direct losses incurred (Item 3 above). The value is limited to a minimum of zero and maximum of direct losses incurred. To the extent that reinsurance affects loss adjustment expense to a different degree than it affects incurred losses the amount of loss adjustment expense allocated to each state will be distorted.

However, the effect of this distortion is limited by the following procedure:

> If IEE Line 5 exceeds IEE Line 3, and IEE Line 17 (Direct Premium Written) exceeds twice IEE Line 1 (Net Premium Written), one half of IEE Line 17 is substituted for IEE Line 3.

The limitation to a maximum of direct losses incurred is a problem for some lines, such as malpractice, where loss adjustment expenses might indeed exceed direct losses incurred in a given year.

The aggregate results of this allocation produce virtually the identical result for direct business as the aggregate results for net business.

5. General Expenses

The countrywide total of general expenses are alloated on the IEE to the several lines of business. The ratio of general expenses incurred (IEE, Line 10) for a given line to adjusted direct premiums earned (IEE, Line 23) is multiplied by direct premiums earned (Item 1 above). To the extent that pooling agreements, reinsurance or other adjustments affect IEE Line 10 to a different degree than IEE Line 23, the amount of general expenses allocated to each state will be distorted.

However, the effect of this distortion is limited by the following procedure:

> If IEE Line 10 is positive and if IEE Line 23 is less than IEE Line 10, IEE Line 2 (Net Premium Earned) is substituted for IEE Line 23 (Adjusted Direct Premium Earned). In any event, the amount is limited to a minimum of zero and a maximum of direct premium earned (Item 1 above).

6. Selling Expenses

Selling expenses are defined as the sum of other acquisition, field supervision, and collection expenses incurred (IEE, Line 7) plus adjusted direct commission and brokerage incurred (IEE, Line 19). The countrywide totals of these expenses are allocated on the IEE to the several lines of business. The ratio of this quantity to adjusted direct premiums written (IEE, Line 17) is multiplied by direct premiums earned (Item 1 above). To the extent that pooling agreements or reinsurance have affected these items of expense to a different degree than written premium, the amount of selling expense allocated to each state will be distorted.

However, the effect of this distortion is limited by the following procedure:

> If IEE Line 19 is zero or negative, and if Page 8, Part 2C, Column 1 (Direct Premium Written) is positive, which usually occurs only when the insurer has failed to complete IEE Line 19, IEE Line 6 (Net Commissions and Brokerage Incurred) is substituted for IEE Line 19. Also, if IEE Line 17 is less than the sum of IEE Lines 7 + 19, and if the sum of IEE Lines 7 + 19 is positive, IEE Line 1 (Net Premium Written) is substituted for IEE Line 17. In any event the result is limited to a minimum of zero and a maximum of direct premium earned (Item 1 above).

7. Taxes, Licenses and Fees

The countrywide total of taxes, licenses and fees is allocated on the IEE to the several lines of business. The ratio of taxes, licenses and fees incurred (IEE, Line 11) for a given line to adjusted direct premiums written (IEE, Line 17) is multiplied by direct premiums earned (Item 1 above). To the extent that pooling agreements or reinsurance have affected taxes, licenses and fees incurred to a different degree than adjusted direct premiums written, the amount of taxes, licenses and fees allocated to each state will be distorted.

However, the effect of this distortion is limited by the following procedure:

> If IEE Line 17 is less than 2.5 times IEE Line 11, IEE Line 1 (Net Premium Written) is substituted for IEE Line 17.

This calculation assumes that the proportion to be distributed to each state varies only with the premium volume. However, it is known that taxes, licenses and fees, inter alia, vary by state.

Attached to the report is a list of the current tax rates for each of the states by line of insurance. This list should be reviewed to see whether a particular state has tax rates that are higher or lower than the countrywide average which is also shown on the list. If so, appropriate adjustments should be made in the results for that state.

8. Dividends to Policyholders

These are state specific dividends paid as reported in column 4 of Page 14. To the extent that dividends paid are different from dividends incurred, the underwriting profit will be distorted.

9. Income Taxes

The federal income taxes are calculated by taxing at 46% the computed value of underwriting profit (Item 1 less Items 3, 4, 5, 6, 7 and 8: Earned Premiums less Incurred Losses, Loss Adjustment Expense, General Expenses, Selling Expense, Taxes, Lcenses and Fees and Dividends to Policyholders) plus a tax rate calculated for investment gain. The tax rate on investment gain recognize the portion of each insurer's investment gain which is tax exempt. This calculation may differ materially from the taxes actually incurred by the insurer by carry-backs, carry-forwards, investment tax credits and other offsets. The tax rate is set to zero if investment income less dividends is zero. The tax rate is always limited to a minimum of zero and a maximum of .46.

10. After-Tax Underwriting Profit

This is equal to 54% of adjusted underwriting profit (Item 1 less Items 3, 4, 5, 6, 7 and 8: Premiums Earned less Losses Incurred, Loss Adjustment Expense, General Expense, Selling Expense, Taxes, Licenses and Fees, and Dividends to Policyholders).

It should be noted that this quantity may be negative. As such, it implies that the value of tax losses may be used against other years, states, lines or non-insurance businesses.

11. Operating Profit

This equals underwriting profit plus the after-tax investment gain ascribed to the line.

In any computer project of this size, some errors are bound to occur and consequently complete accuracy cannot be guaranteed. If you have any questions about the accuracy or completeness of any item in this report, supporting detail is available upon request from the NAIC Support and Services Office.

If you have any suggestions or questions regarding the NAIC report, please contact any of the members of the (EX4) Profitability and Investment Income Task Force, Charles M. Potok, South Carolina Department of Insurance, Chairman of the Profitability Technical Task Force or Michael B. Johnson of the NAIC Support and Services Office in Milwaukee, (414-784-9540). If you desire to have additional copies of this report, or supporting detail by company for your department's use, you may request them from the NAIC

Support and Services Office in Milwaukee. In addition, copies of this report are available for sale to the public at $90.00 per copy.

Sincerely,

Roger C. Day

Roger C. Day
President

Bill Gunter

Bill Gunter
Chairman, Executive Committee

Enclosures

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COMPARISON OF PROFITABILITY FOR THE INSURANCE INDUSTRY AND OTHER INDUSTRIES

1. Eleven Year Summary of Profitability of the Insurance Industry

The NAIC Profitability Report by company has been produced for eleven years, 1971 -- 1981. A summary of the results is shown below. The results for 1971 -- 1974 have been adjusted to reflect the changes in the report adopted in 1975, in order to place all 11 years on a comparable basis. The mean assets and mean net worth for 1971 -- 1978 have also been adjusted to reflect the changes adopted in 1979.

TABLE I
Industry Profitability All Lines Countrywide
Property and Liability Insurance
($ Millions)

	Underw. Income								
	Before Tax 1	After Estim. Tax 2	Investmt. Income From Reserves After Est. Tax 3	Insurance Operating Income 4	Overall Operating Income 5	Total Return 6	Mean Assets 7	Mean Net Worth 8	Earned Premiums (Sales) 9
1971				$1,535	$2,292	$3,318	$ 58,822*	$ 15,987	$ 29,502
1972				2,022	3,060	4,858	71,038	21,121	37,558
1973				1,480	2,715	-226	84,871	23,814	40,322
1974				11	1,202	-4,663	86,510	21,498	42,100
1975	$-5,412	$-2,814	$ 1,921	-893	395	3,210	95,022	22,152	48,489
1976	-1,813	-943	2,407	1,464	2,685	4,821	109,167	25,538	57,653
1977	1,792	932	2,926	3,858	5,519	5,009	130,802	30,970	69,850
1978	2,027	1,054	3,642	4,696	6,835	7,170	154,844	37,933	79,690
1979	-837	-452	4,896	4,444	7,080	9,077	182,507	46,350	88,783
1980	-3,046	-1,645	5,840	4,195	7,224	10,312	209,133	56,743	94,730
1981	-6,333	-3,420	7,147	3,727	7,255	5,513	232,689	61,949	99,405
1972-81				25,004	43,970	45,081	1,356,583	348,068	658,580
1977-81	-6,397	-3,531	24,451	20,920	33,913	37,081	909,975	233,945	432,458

	Return on Sales				Return on Net Worth		Return on Assets		
	Underw. Income								
	Before Tax 1 ÷ 9 10	After Estim. Tax 2 ÷ 9 11	Investmt. Income From Reserves After Est. Tax 3 ÷ 9 12	Insurance Operating Income 4 ÷ 9 13	Overall Operating Income 5 ÷ 8 14	Total Return 6 ÷ 8 15	Overall Operating Income 5 ÷ 7 16	Total Return 6 ÷ 7 17	Ratio of Sales To Net Worth 9 ÷ 8 18
1971				5.2%	14.3%	20.8%	3.9%	5.6%	1.8
1972				5.4	14.5	23.0	4.3	6.8	1.8
1973				3.7	11.4	-0.9	3.2	-.3	1.7
1974				.0	5.6	-21.7	1.4	-5.4	2.0
1975	-11.2%	-5.8%	4.0%	-1.8	1.8	14.5	.4	3.4	2.2
1976	-3.1	-1.6	4.2	2.5	10.5	18.9	2.5	4.4	2.3
1977	2.6	1.3	4.2	5.5	17.8	16.2	4.2	3.8	2.3
1978	2.5	1.3	4.6	5.9	18.0	18.9	4.4	4.6	2.1
1979	-0.9	-0.5	5.5	5.0	15.3	19.6	3.9	5.0	1.9
1980	-3.2	-1.7	6.2	4.4	12.7	18.2	3.5	4.9	1.7
1981	-6.4	-3.4	7.2	3.7	11.7	8.9	3.1	2.4	1.6
1972-81				3.8	12.6	13.0	3.2	3.3	1.9
1977-81	-1.5	-0.8	5.7	4.8	14.5	15.9	3.7	4.1	1.8

*End of year assets

Notes

1. Column 1 = Column 2 divided by .52 prior to 1979, divided by .54 for 1979 and after.

2. Underwriting income = premium earned - losses and expenses incurred + other income - dividends to policyholders - income taxes + change in prepaid expenses net of deferred taxes.

3. Column 3 = Column 4 minus Column 2.

4. Insurance operating income = underwriting income + the portion of the investment income attributable to reserves for unearned premiums and unpaid losses, net of income taxes. For 1971 - 1974 this was estimated by subtracting the estimated portion of the investment gain derived from investing the net worth. This was calculated to be 5.9% in 1975, net of taxes. The rate was estimated to be 5.7% in 1974, 5.5% in 1973, 5.3% in 1972 and 5.1% in 1971.

5. Overall operating income = underwriting income + all investment income net of income taxes.

6. Total return = overall operating income + realized and unrealized capital gains net of capital gains taxes.

7. Assets = statutory assets + prepaid expenses + equipment, furniture and supplies.

   Mean assets - ½ (assets beginning of year + assets end of year).

8. Net worth = statutory capital and surplus (page 3, line 27) + prepaid expenses net of deferred taxes - deferred taxes on unrealized capital gains + nonadmitted furniture and equipment + unauthorized reinsurance balances + Schedule P statutory reserve.

   Mean Net Worth = ½ (net worth beginning of year + net worth end of year).

2. Comparison of Insurance Industry with Other Industries

When the profitability reports were first adopted in 1971, the NAIC stated, "accordingly, the NAIC deems it important to establish uniform standards for measuring the profitability of property and liability insurance companies (individually and for all companies collectively) on a basis which will facilitate comparisons with other business and industries."

Shown below are rates of return on net worth for the property and liability insurance industry and several other industry groupings, using data from the NAIC report on profitability by company, Fortune Magazine and Forbes Magazine. Fortune's industry grouping for "Diversified Financial" is largely composed of companies engaged in property/liability insurance with or without life insurance and other financial services. Insurers which are predominately life oriented are not included.

Fortune's formula for return on net worth is net income divided by end of year net worth. Forbes' formula is net income divided by net worth at the start of the year. NAIC's formula is net income divided by mean net worth during the year. Fortune, and Forbes include realized capital gains in net income. The NAIC publishes two figures, one including all capital gains, realized and unrealized, and one excluding all capital gains, but only the latter is shown below because it is the most comparable to Fortune and Forbes. The NAIC formula uses assumed federal income tax rates rather than actual effective tax rates. The assumed rates are simplified rather than accounting for credits, offsets and deferments (such as the investment tax credit) and the fact that some insurers (such as state accident funds) are completely exempt from federal income taxes. Fortune and Forbes use actual taxes as determined by each taxpayer.

In comparing returns on net worth among various industries, it makes little difference whether beginning net worth, ending net worth or mean net worth is used, as long as the same basis is used for all industries. Since all 3 methods are in use by various analysts, care must be taken in making comparisons to use the same basis throughout or to make appropriate adjustments if some data uses a different basis.

The results published by the NAIC, Fortune and Forbes are all based on somewhat similar formulas. A comparison shows that for the period 1971 - 1981 the return on net worth for the property/ liability insurance industry averaged about the same as for banks, utilities and all industry in general, but was more unstable. If realized and unrealized capital gains are included, the property/liability insurance results are even more unstable.

TABLE II

Comparison of Inter-Industry Rates of Return on Net Worth

	NAIC Property/ Liability Insurance	Fortune Magazine: Industry Means				
		Diversified Financial	Banks	Utilities	Transportation	Industrial
1971	14.3 %	12.0%	12.1%	9.5%		9.8 %
1972	14.5	11.9	11.9	9.7	3.8%	10.9
1973	11.4	11.2	12.5	10.0	4.7	13.7
1974	5.6	7.5	12.8	9.8	6.5	14.1
1975	1.8	8.9	12.1	9.9	3.7	11.4
1976	10.5	12.1	11.5	10.6	8.8	13.5
1977	17.8	16.7	11.6	11.1	10.1	13.3
1978	18.0	17.3	12.9	11.3	13.3	14.2
1979	15.3	17.5	14.1	12.0	13.2	16.1
1980	12.7	14.0	13.4	11.7	11.3	15.0
1981	11.7	11.4	13.0	12.7	13.3	14.3
1972-1981	12.6	12.9	12.6	10.9	8.9	13.7
1977-1981	14.5	15.4	13.0	11.8	12.2	14.6

	Forbes Magazine: Industry Medians						
	Fire & Casualty Insurance	Multiple Line Insurance	Insurance	Banks	Electric Utilities	Surface Transportation	All Industry
1971	-	-	11.5	12.6	10.5	5.6	9.8
1972	-	-	13.1	12.1	11.3	6.9	10.7
1973	14.2	10.5	11.5	12.9	10.9	7.4	12.8
1974	10.2	10.8	10.9	13.5	10.7	9.2	13.3
1975	10.2	6.2	10.4	13.1	11.7	7.1	11.7
1976	13.3	12.8	12.8	11.1	11.8	11.5	12.9
1977	21.3	17.2	16.5	11.4	12.2	11.4	13.9
1978	25.4	20.8	20.3	13.2	12.3	11.9	15.4
1979	23.0	20.0	19.9	14.8	12.0	12.8	16.7
1980	21.5	17.8	16.4	15.2	11.3	15.1	16.1
1981	17.2	14.9	14.7	14.1	12.6	13.7	14.7
1972-1981	17.4	14.6	14.7	13.1	11.7	10.7	13.8
1977-1981	21.7	18.1	17.6	13.7	12.1	13.0	15.4

NAIC STATEMENT OF POSITION ON FINANCIAL DATA IN PROPERTY AND LIABILITY INSURANCE

The annual statement prescribed by the National Association of Insurance Commissioners establishes a uniform method of accounting and financial reporting for property and liability insurance companies. Because of the immense importance to the public that insurance companies be financially strong, and in recognition of the special nature of insurance operations, the annual statement forbids insurance companies from reporting as "assets" many items which might, under other systems of accounting, be so regarded. The NAIC hereby reaffirms the propriety and usefulness of the methods of accounting and reporting required by the annual statement. While consideration of improvements in the annual statement should be an ongoing process, the annual statement as prescribed from time to time should remain the official measure of the financial condition of property and liability insurance companies.

In addition to financial condition, however, regulatory agencies, consumers and investors often have other questions and concerns about insurance company operations, relating specifically to the "profitability" of, or total returns earned by, insurance companies. In order to respond to these questions and concerns in a meaningful and useful way, it is necessary to present data concerning insurance company operations in a format which permits fair comparisons with other kinds of business. The annual statement alone, while it has sometimes been misused for this purpose, does not facilitate such comparisons.

Additionally, and quite apart from the misuse of the annual statement, public confusion about the profitability of property and liability insurance companies also arises from the occasional artificial isolation of underwriting profits (exclusive of investment income) as the criterion of profitability. While this standard of profitability has long, if not always, been ignored in practice by insurers and regulators alike, the traditional literature has given it an untoward respectability and currency.

Accordingly, the NAIC deems it important to establish uniform standards for measuring the profitability of property and liability insurance companies (individually and for all companies collectively) on a basis which will facilitate comparisons with other businesses and industries. Additionally, because of the importance which consumers and others may attach to such data, the NAIC should annually publish such data and make it available to interested persons.

Attached as Attachment A is the form of the uniform standard measure of profitability. Notes to Attachment A explain the meaning and derivation of the information contained therein.

In order to avoid misuse of the data, it should be emphasized that insurance rates are mainly dependent upon prospective loss and expense experience for the kind of insurance, the state, and the territorial and other classification for which each rate is designed. Profitability data, on the other hand, reflect the results of past operations on a company-wide basis, and of themselves tell us nothing about the propriety of particular insurance rates.

The most appropriate method of reflecting realized and unrealized capital gains and losses in statements of financial results remains subject to a great deal of controversy and disagreement. Capital gains or losses of all kinds are subject to extreme fluctuations from year to year. Additionally, unrealized capital gains can be said to be speculative in the sense that they may never be realized. Accordingly, Attachment A shows operating results (excluding all capital gains and losses) and total results (including realized capital gains and losses), but does not include unrealized capital gains and losses (which are shown in a footnote for informational purposes).

Further study and consideration are necessary not only for the purpose of developing improved methods of reflecting capital gains and losses, but also on account of many other difficulties in measuring the profitability of property and liability insurance companies. Attachment A should be regarded as preliminary, rather than final, and should be subject to continued study and review.

SPECIFICATIONS FOR
1981 REPORT ON PROFITABILITY BY LINE AND BY STATE

A. Groupings of Line of Business (based on page 14)

1. Total All Lines, sum of all lines except 31
2. Private Passenger Auto Total, lines 19.1, 19.2 and 21.1
3. Private Passenger Auto Liability, lines 19.1 and 19.2
4. Private Passenger Auto Physical Damage, line 21.1
5. Commercial Auto Total, lines 19.3, 19.4 and 21.2
6. Commercial Auto Liability, lines 19.3 and 19.4
7. Commercial Auto Physical Damage, line 21.2
8. Homeowners, line 4
9. Farmowners, line 3
10. Commercial Multiple Peril, lines 5 and 27
11. Ocean and Aircraft, lines 8 and 22
12. Fire and Allied Lines, etc., lines 1, 2, 9, 10, 12, 25 and 26
13. Medical Malpractice, line 11
14. Other Liability, line 17
15. Workmen's Compensation, line 16
16. Group A & H, line 13
17. Credit A & H, line 14
18. Other A & H, lines 15.1, 15.2, 15.3, 15.4, 15.5 and 15.6
19. Fidelity and Surety, lines 23 and 24
20. Credit, line 28

B. Items (All are shown as a percentage of premiums earned)

1. Premiums Earned, page 14, Column 3.
2. Investment Gain, IEE line 13 ÷ IEE line 2 x (1). If IEE line 13 ÷ IEE line 2 is greater than .40 and if IEE line 23 is greater than IEE line 2, substitute IEE line 23 for IEE line 2. Limit to a minimum of zero and a maximum of .40 x (1) for all lines except Medical Malpractice. For Medical Malpractice limit to a minimum of zero and a maximum of 1.00 x (1).
3. Losses Incurred, page 14, Column 6.
4. Loss Adjustment Expenses, IEE line 5 ÷ IEE line 3 x (3). If IEE line 5 exceeds IEE line 3 and if IEE line 17 exceeds 2 x IEE line 1, substitute ½ IEE line 17 for IEE line 3. Limit to a minimum of zero and a maximum of (3).
5. General Expenses, IEE line 10 ÷ IEE line 23 x (1). If IEE line 10 is positive and IEE line 23 is less than IEE line 10, substitute IEE line 2 for IEE line 23. Limit to a minimum of zero and a maximum of (1).
6. Selling Expenses, IEE lines 7 and 19 ÷ IEE line 17 x (1). If IEE line 19 is zero or negative and Page 8 Part 2C Col. 1 is positive, substitute IEE line 6 for IEE line 19. If IEE line 17 is less than the sum of IEE lines 7 + 19 and if the sum of IEE lines 7 + 19 is positive, substitute IEE line 1 for IEE line 17. Limit to a minimum of zero and a maximum of (1).
7. Taxes, Licenses and Fees, IEE line 11 ÷ IEE line 17 x (1). If IEE line 17 is less than 2.5 x IEE line 11 substitute IEE line 1 for IEE line 17. Limit to a minimum of zero and a maximum of .40 x (1).

8. Dividends to Policyholders, Page 14, Column 4.
9. Income Taxes = .46 [(1) - (3) - (4) - (5) - (6) - (7) - (8)] + Rx(2) where,
   $R = .46 \frac{A - B}{A}$
   A = Page 6 Part 1 Col. 8 Lines 1 + 1.1 + 1.2 + 1.3 + 3 + 4 + 5 + 6 + 7 + 8 + 9, (Investment income less dividends)
   B = Page 6 Part 1 Col. 8 Line 1.1, (Investment Income on Tax Exempt obligations)
   Limit R to a maximum of .46 and a minimum of zero.
   If A = zero, set R = to zero.
10. Underwriting Profit = .54 [(1) - (3) - (4) - (5) - (6) - (7) - (8)].
11. Operating Profit = (1) + (2) - (3) - (4) - (5) - (6) - (7) - (8) - (9).

SPECIFICATIONS FOR
1981 SUPPLEMENTAL REPORT ON PROFITABILITY
BY LINE COUNTRYWIDE USING THE
INSURANCE EXPENSE EXHIBIT

Shown below are the specifications for a countrywide page of the by line by state profitability report, using IEE data instead of page 14 data. This is a supplement to the by line by state report which includes a countrywide page obtained by summing the state pages. The groupings of the lines of business, and the specifications regarding the use of consolidated IEE's wherever available are the same as for the by line by state report.

Items

1. Premiums Earned, IEE Line 2
2. Investment Gain, IEE line 13
3. Losses Incurred, IEE line 3
4. Loss Adjustment Expenses, IEE line 5
5. General Expenses, IEE Line 10
6. Selling Expenses, IEE Lines 6 and 7 ÷ IEE line 1 x IEE line 2
   If IEE line 1 = zero, set this item = to zero.
7. Taxes, Licenses and Fees, IEE line 11 ÷ IEE line 1 x IEE line 2
   If IEE line 1 = zero, set this item = to zero.
8. Dividends to Policyholders, IEE line 14
9. Income Taxes = .46 [(1) - (3) - (4) - (5) - (6) - (7) - (8)] + Rx(2)
   Where $R = .46 \frac{(A - B)}{A}$

   A = Page 6 Part 1 Col. 8 Lines 1 + 1.1 + 1.2 + 1.3 + 3 + 4 + 5 + 6 + 7 + 8 + 9 (Investment income less dividends)

   B = Page 6 Part 1 Col. 8 Line 1.1 (Investment income on tax exempt obligations.)

   Limit R to a maximum of .46 and a minimum of zero.

10. Underwriting Profit = .54 [(1) - (3) - (4) - (5) - (6) - (7) - (8)].
11. Operating Profit = (1) + (2) - (3) - (4) - (5) - (6) - (7) - (8) - (9).

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000) 4/13/82
COUNTRYWIDE BASED ON INSURANCE EXPENSE EXHIBIT

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	18,953,434	8.0	72.5	12.1	4.8	16.5	2.7	.8	-2.6	-5.1	1.3
PRIV PASS AUTO PHYS DAMG	13,393,823	2.3	65.9	8.3	4.7	17.6	2.5	.8	.6	.1	1.9
PRIV PASS AUTO TOTAL	32,347,257	5.7	69.8	10.5	4.8	17.0	2.6	.8	-1.3	-2.9	1.5
COMM AUTO LIABILITY	4,653,057	9.7	74.5	12.9	8.0	19.0	3.0	.7	-5.8	-9.7	-2.5
COMM AUTO PHYS DAMG	2,693,309	2.4	61.9	7.2	7.2	21.9	2.7	.5	.0	-.7	1.1
COMMERCIAL AUTO TOTAL	7,346,366	7.0	69.9	10.8	7.7	20.0	2.9	.6	-3.7	-6.4	-1.2
HOMEOWNERS	10,023,170	3.9	63.0	7.4	5.5	23.2	2.7	.7	-.4	-1.3	1.8
FARMOWNERS	587,369	3.9	71.6	7.2	6.4	21.0	2.2	.1	-3.1	-4.6	-1.6
COMM MULTIPLE PERIL	6,856,478	6.7	57.1	10.2	12.0	22.7	3.4	1.0	-1.2	-3.4	1.6
OCEAN AND AIRCRAFT	1,159,663	8.8	71.2	7.0	8.7	18.2	2.0	.5	-1.3	-4.1	2.5
FIRE AND ALLIED LINES	7,302,222	4.4	56.7	5.1	10.1	26.3	4.1	.6	-.1	-1.6	1.6
MEDICAL MALPRACTICE	1,256,628	38.7	99.0	31.1	5.4	7.3	2.3	1.0	-9.7	-24.9	2.4
OTHER LIABILITY	5,912,838	19.2	60.4	23.7	9.3	19.1	3.2	.7	-2.6	-8.8	5.5
WORKERS COMPENSATION	15,262,187	14.3	66.4	9.0	6.4	8.4	3.7	9.8	2.5	-2.0	8.1
GROUP ACCIDENT & HEALTH	3,035,065	10.5	95.3	3.3	3.4	-3.8	3.3	.1	2.3	-.9	6.6
CREDIT ACCIDENT & HEALTH	158,446	13.5	50.8	1.5	4.0	37.2	2.3	.2	6.3	2.1	11.1
OTHER ACCIDENT & HEALTH	1,050,291	5.3	72.1	4.5	8.3	20.4	1.9	.0	-2.0	-3.9	.0
FIDELITY AND SURETY	1,170,301	7.4	33.0	8.3	13.8	33.5	3.8	.4	5.4	3.9	9.3
CREDIT	372,513	19.0	53.6	2.8	16.0	27.9	3.3	-.0	2.8	-1.9	12.7
INTERNATIONAL	192,006	5.6	70.2	5.4	14.2	20.8	.7	.0	-3.8	-6.1	-1.9
REINSURANCE	2,570,159	13.7	74.2	4.2	2.0	27.7	.3	.0	-1.2	-4.5	6.6
TOTAL ALL LINES	96,602,959	8.6	66.9	10.0	6.7	17.6	3.0	2.1	-.7	-3.4	3.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
COUNTRYWIDE

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDERWRTING PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	18,797,379	7.9	72.6	11.7	4.7	16.7	2.7	.7	-2.5	-4.8	1.4
PRIV PASS AUTO PHYS DAMG	13,279,770	2.3	65.8	8.0	4.6	17.6	2.6	.6	.9	.4	2.2
PRIV PASS AUTO TOTAL	32,077,149	5.6	69.7	10.1	4.7	17.1	2.6	.7	-1.1	-2.6	1.8
COMM AUTO LIABILITY	4,786,476	9.6	76.6	13.5	7.3	18.8	2.8	.6	-6.6	-10.6	-3.4
COMM AUTO PHYS DAMG	2,668,768	2.5	61.1	7.1	6.9	20.3	2.7	.5	1.4	.6	2.7
COMMERCIAL AUTO TOTAL	7,455,244	7.1	71.0	11.2	7.1	19.3	2.8	.6	-3.7	-6.5	-1.2
HOMEOWNERS	10,067,328	3.8	62.8	7.2	5.4	25.2	2.6	.7	-.2	-1.1	1.9
FARMOWNERS	629,976	3.9	70.4	7.6	6.0	25.4	2.0	.3	-3.6	-5.2	-2.2
COMM MULTIPLE PERIL	7,574,334	6.8	58.1	10.7	10.4	23.7	2.8	.9	-1.3	-3.6	1.5
OCEAN AND AIRCRAFT	1,505,328	8.5	72.7	7.7	5.9	18.3	1.4	.2	-.6	-3.4	2.4
FIRE AND ALLIED LINES	7,791,797	4.4	56.1	5.3	8.7	24.0	2.6	.5	2.5	1.5	4.6
MEDICAL MALPRACTICE	1,428,920	34.3	97.8	30.2	4.8	7.5	2.0	1.2	-10.0	-23.5	.8
OTHER LIABILITY	7,416,484	18.4	64.4	25.1	7.2	19.1	2.4	.5	-3.9	-10.0	3.8
WORKERS COMPENSATION	15,970,609	14.0	66.3	9.2	5.9	8.6	3.4	8.8	3.0	-1.2	8.6
GROUP ACCIDENT & HEALTH	2,549,492	6.3	87.1	3.5	3.0	6.1	.8	.1	1.5	-.3	4.3
CREDIT ACCIDENT & HEALTH	44,854	6.5	57.7	3.9	3.1	27.3	5.3	.0	2.3	1.4	6.8
OTHER ACCIDENT & HEALTH	794,655	4.9	73.7	5.2	5.5	18.6	1.7	.1	-.8	-2.6	.9
FIDELITY AND SURETY	1,393,981	6.3	36.6	9.7	11.0	34.0	3.0	.4	4.0	2.0	7.5
CREDIT	381,566	18.5	48.2	2.6	14.5	27.1	3.1	.0	5.3	2.4	16.7
TOTAL ALL LINES	97,081,737	8.4	66.5	10.6	6.2	17.7	2.7	2.0	-.4	-3.0	3.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED)   4/13/82
STATE : ALABAMA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	178,705	7.5	59.5	9.2	4.6	15.8	2.7	.4	5.2	4.4	10.5
PRIV PASS AUTO PHYS DAMG	210,594	2.5	58.1	6.7	4.4	17.2	2.6	.4	5.3	5.7	7.6
PRIV PASS AUTO TOTAL	389,299	4.8	58.8	7.8	4.5	16.4	2.7	.4	5.3	5.1	9.0
COMM AUTO LIABILITY	61,888	9.6	78.1	13.0	6.7	19.3	3.1	.5	-7.1	-11.2	-4.0
COMM AUTO PHYS DAMG	41,027	2.9	63.3	7.4	6.2	18.7	2.6	.3	1.5	.6	2.4
COMMERCIAL AUTO TOTAL	102,915	6.9	72.2	10.7	6.5	19.1	2.9	.4	-3.6	-6.4	-1.3
HOMEOWNERS	159,040	3.3	77.1	9.0	5.1	21.1	2.7	.2	-6.5	-8.2	-5.4
FARMOWNERS	13,519	.7	71.7	7.0	6.0	17.1	2.2	.0	-1.7	-2.1	-1.5
COMM MULTIPLE PERIL	85,352	6.4	55.5	9.7	10.3	24.1	2.8	.3	.3	-1.4	3.4
OCEAN AND AIRCRAFT	15,952	8.8	63.6	7.3	5.3	18.7	1.5	.0	3.4	1.9	8.9
FIRE AND ALLIED LINES	118,503	4.2	65.0	5.8	8.3	24.1	2.8	.6	-2.0	-3.5	-.3
MEDICAL MALPRACTICE	17,229	36.5	54.5	19.1	8.4	5.0	2.5	.0	8.8	5.7	38.2
OTHER LIABILITY	76,642	19.0	48.1	21.7	6.9	19.6	2.5	.1	5.1	.6	15.0
WORKERS COMPENSATION	142,199	13.0	65.3	8.6	6.4	9.3	3.5	3.8	4.7	1.7	11.4
GROUP ACCIDENT & HEALTH	13,777	9.4	78.9	3.0	3.2	11.7	1.4	.0	2.8	1.0	8.4
CREDIT ACCIDENT & HEALTH	1,057	4.7	39.0	3.6	4.4	26.1	2.9	.0	11.9	13.0	16.9
OTHER ACCIDENT & HEALTH	7,075	4.5	63.7	6.1	4.9	22.6	2.2	.0	1.3	[illegible]	3.7
FIDELITY AND SURETY	19,783	5.4	50.7	22.6	11.3	32.6	3.1	.0	-8.1	-11.0	-6.8
CREDIT	4,333	18.3	56.5	7.3	12.4	30.5	3.1	.0	-.5	-5.3	9.1
TOTAL ALL LINES	1,166,675	7.3	63.2	9.5	6.2	18.1	2.8	.7	1.4	-.3	5.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : ALASKA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	31,112	7.8	62.3	10.2	3.8	16.1	2.9	.7	3.2	2.2	8.7
PRIV PASS AUTO PHYS DAMG	25,552	2.2	49.5	6.5	3.8	18.2	2.8	.7	9.0	10.0	11.8
PRIV PASS AUTO TOTAL	56,664	5.3	56.5	8.5	3.8	17.0	2.9	.7	5.8	5.7	10.1
COMM AUTO LIABILITY	10,124	8.9	54.9	9.3	8.0	18.7	2.6	.2	5.3	3.3	9.9
COMM AUTO PHYS DAMG	4,405	2.6	51.9	7.8	9.6	22.5	2.7	.0	3.4	3.0	4.7
COMMERCIAL AUTO TOTAL	14,529	7.0	54.0	8.8	8.5	19.9	2.6	.2	4.7	3.2	8.3
HOMEOWNERS	21,837	4.0	49.8	5.9	4.9	20.8	2.9	.2	7.8	6.4	11.8
FARMOWNERS	2	3.0	.0	.0	7.5	26.5	3.0	.0	30.0	34.0	36.0
COMM MULTIPLE PERIL	24,095	6.2	44.1	5.7	9.9	24.1	2.7	.2	7.7	7.2	11.6
OCEAN AND AIRCRAFT	7,620	12.5	133.5	33.5	12.8	15.0	2.2	.0	-40.1	-52.4	-44.4
FIRE AND ALLIED LINES	25,492	7.7	71.4	6.2	9.7	19.5	1.8	.0	-2.4	-4.6	1.6
MEDICAL MALPRACTICE	2,217	33.1	25.6	4.0	13.2	8.0	1.3	.7	34.0	25.5	46.4
OTHER LIABILITY	19,458	17.2	145.9	73.9	6.6	18.7	2.1	.0	-63.4	-79.5	-66.6
WORKERS COMPENSATION	75,323	11.7	63.5	11.4	6.0	7.1	3.0	1.1	6.6	4.3	13.0
GROUP ACCIDENT & HEALTH	3,471	19.6	198.4	23.6	5.0	7.6	2.1	.0	-58.6	-73.8	-58.6
CREDIT ACCIDENT & HEALTH	105	3.6	68.6	7.5	.3	32.3	2.6	.0	-4.3	-6.1	-3.5
OTHER ACCIDENT & HEALTH	299	3.5	33.1	19.1	20.8	21.4	1.5	.0	2.8	2.2	4.9
FIDELITY AND SURETY	8,162	5.1	.8	1.4	12.3	39.1	3.0	.0	21.3	23.5	27.3
CREDIT	5,024	22.1	13.9	.4	14.6	30.4	2.5	.0	21.6	20.6	38.7
TOTAL ALL LINES	264,298	9.2	66.0	14.0	6.9	16.4	2.7	.5	-.7	-3.5	3.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : ARIZONA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	246,553	6.5	72.1	10.0	3.8	15.1	2.6	.5	-.5	-2.1	3.1
PRIV PASS AUTO PHYS DAMG	177,234	1.8	53.6	5.7	3.7	17.5	2.5	.4	8.0	8.9	10.4
PRIV PASS AUTO TOTAL	423,787	4.5	64.3	8.2	3.8	16.1	2.5	.5	3.0	2.5	6.1
COMM AUTO LIABILITY	49,791	10.6	75.7	13.7	7.2	20.6	2.8	.3	-6.4	-10.9	-3.2
COMM AUTO PHYS DAMG	24,071	2.2	56.1	6.2	7.3	22.7	2.9	.1	2.8	2.6	4.2
COMMERCIAL AUTO TOTAL	73,862	7.9	69.3	11.3	7.2	21.3	2.8	.2	-3.4	-6.5	-.8
HOMEOWNERS	121,759	2.9	58.5	5.5	4.4	21.2	2.4	.3	4.1	4.2	6.6
FARMOWNERS	2,825	3.1	51.6	5.2	9.5	21.4	2.6	.0	5.0	5.2	7.7
COMM MULTIPLE PERIL	95,110	6.9	61.0	11.0	10.3	24.0	2.9	1.0	-2.8	-5.4	-.3
OCEAN AND AIRCRAFT	8,836	6.8	70.7	7.4	4.4	19.7	1.8	.0	-.3	-2.2	3.0
FIRE AND ALLIED LINES	69,205	4.0	50.3	4.6	8.3	24.0	2.7	.4	5.6	5.3	8.2
MEDICAL MALPRACTICE	25,826	31.0	53.7	23.3	3.7	8.1	1.6	.1	7.4	5.2	33.2
OTHER LIABILITY	76,477	17.8	58.7	22.9	6.1	18.2	2.2	.1	.8	-4.5	8.7
WORKERS COMPENSATION	271,099	18.8	50.1	7.2	5.4	8.2	3.7	19.7	9.7	3.1	14.8
GROUP ACCIDENT & HEALTH	13,550	9.4	127.3	7.7	2.9	12.5	1.4	.0	-21.9	-26.0	-20.5
CREDIT ACCIDENT & HEALTH	977	5.3	55.0	5.6	1.8	27.9	2.8	.0	4.2	3.8	8.0
OTHER ACCIDENT & HEALTH	4,681	5.5	55.9	6.4	6.1	23.1	2.2	.0	4.4	3.4	7.4
FIDELITY AND SURETY	20,653	5.1	22.9	3.9	12.5	36.5	3.3	.0	10.9	11.3	15.1
CREDIT	4,684	19.1	43.4	2.1	14.8	26.6	3.1	.0	8.9	5.4	20.3
TOTAL ALL LINES	1,213,331	9.5	59.1	9.0	5.5	16.6	2.8	4.7	3.7	1.2	7.9

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : ARKANSAS

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	97,075	6.7	60.1	8.9	4.7	15.1	2.6	.3	5.2	4.5	9.8
PRIV PASS AUTO PHYS DAMG	99,357	2.0	66.8	6.8	4.7	17.0	2.6	.3	1.2	.9	2.5
PRIV PASS AUTO TOTAL	196,432	4.3	63.5	7.8	4.7	16.1	2.6	.3	3.2	2.7	6.1
COMM AUTO LIABILITY	38,660	9.2	75.6	13.3	7.0	18.8	3.0	.6	-6.0	-9.8	-3.0
COMM AUTO PHYS DAMG	24,035	2.6	64.3	8.1	6.7	19.8	2.8	.3	-.2	-1.1	.9
COMMERCIAL AUTO TOTAL	62,695	6.7	71.2	11.3	6.9	19.2	2.9	.5	-3.8	-6.5	-1.5
HOMEOWNERS	96,281	3.9	77.6	7.8	4.8	21.2	2.8	.2	-6.1	-7.8	-4.4
FARMOWNERS	5,578	3.3	60.0	7.4	7.7	25.7	3.0	.0	-1.1	-2.1	.6
COMM MULTIPLE PERIL	51,679	6.4	52.1	9.1	12.2	24.3	3.0	.3	1.2	-.6	4.1
OCEAN AND AIRCRAFT	7,002	4.6	57.9	4.8	3.9	20.1	1.7	.0	6.6	6.3	9.6
FIRE AND ALLIED LINES	98,468	4.6	55.8	4.5	7.6	22.3	2.8	1.1	3.6	3.1	6.9
MEDICAL MALPRACTICE	7,452	22.1	36.2	15.9	5.1	11.5	2.8	.4	16.4	15.2	33.8
OTHER LIABILITY	39,208	19.0	46.6	18.1	7.3	19.0	2.6	.4	7.2	3.2	17.7
WORKERS COMPENSATION	120,518	12.8	74.5	9.8	6.0	9.0	3.3	4.9	-.2	-4.1	5.5
GROUP ACCIDENT & HEALTH	6,550	9.3	108.3	4.0	2.4	10.8	1.5	.0	-10.4	-14.6	-7.3
CREDIT ACCIDENT & HEALTH	369	3.6	101.4	11.2	.2	31.9	2.5	.0	-20.8	-25.5	-22.8
OTHER ACCIDENT & HEALTH	4,519	4.9	62.1	4.8	5.2	24.0	2.1	.0	1.8	1.0	4.9
FIDELITY AND SURETY	12,158	6.1	21.1	6.0	11.3	33.9	3.2	.0	12.6	13.2	17.9
CREDIT	3,844	20.2	51.3	2.8	13.8	30.9	3.2	.0	3.0	-1.0	15.3
TOTAL ALL LINES	712,753	7.3	64.4	8.6	6.4	17.9	2.8	1.2	1.0	-.7	4.9

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : CALIFORNIA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	2,503,012	8.1	70.1	12.4	3.4	17.2	2.6	1.7	-2.0	-4.0	2.6
PRIV PASS AUTO PHYS DAMG	1,759,377	2.9	64.6	8.5	3.2	17.9	2.6	1.6	1.2	.7	3.1
PRIV PASS AUTO TOTAL	4,262,389	6.0	67.9	10.6	3.3	17.5	2.6	1.7	-.7	-2.1	2.8
COMM AUTO LIABILITY	550,670	9.9	71.8	13.6	6.9	19.5	2.8	.4	-4.4	-8.2	-.8
COMM AUTO PHYS DAMG	225,455	2.4	62.7	7.7	6.8	21.3	2.9	.3	-.2	-.9	.9
COMMERCIAL AUTO TOTAL	776,125	7.7	69.1	11.9	6.9	20.1	2.8	.4	-3.2	-6.1	-.3
HOMEOWNERS	1,170,271	3.9	59.2	6.4	4.7	25.0	2.7	.7	1.3	.7	3.9
FARMOWNERS	34,924	5.3	66.3	5.9	7.2	24.0	3.0	.0	-1.6	-3.4	.6
COMM MULTIPLE PERIL	1,074,275	6.3	60.5	11.6	10.4	23.7	2.9	.5	-2.8	-5.2	-.5
OCEAN AND AIRCRAFT	146,419	8.2	66.0	6.3	6.1	18.6	1.4	.1	2.8	.8	6.7
FIRE AND ALLIED LINES	868,035	4.1	50.9	5.0	8.1	25.6	2.6	.3	4.4	3.9	7.0
MEDICAL MALPRACTICE	219,040	22.3	60.3	29.0	5.3	8.1	2.5	2.2	.6	-4.0	14.2
OTHER LIABILITY	891,842	17.0	73.7	32.2	6.5	20.6	2.4	.1	-12.2	-19.1	-6.2
WORKERS COMPENSATION	2,922,366	14.7	52.3	8.3	6.0	9.8	3.2	17.5	6.0	1.6	11.6
GROUP ACCIDENT & HEALTH	123,960	9.4	83.8	2.7	2.5	11.2	1.3	.1	1.0	-.9	6.8
CREDIT ACCIDENT & HEALTH	5,549	11.1	9.6	-1.8	1.2	16.8	2.9	.0	34.4	38.6	48.0
OTHER ACCIDENT & HEALTH	48,597	6.0	76.1	6.8	5.6	26.7	2.3	.0	-6.5	-9.4	-5.0
FIDELITY AND SURETY	165,718	6.1	43.9	11.3	12.0	33.9	3.1	.0	-.3	-2.3	2.2
CREDIT	36,395	16.9	51.2	4.2	18.3	26.6	3.3	.0	2.3	-1.9	11.1
TOTAL ALL LINES	12,745,905	8.9	61.9	11.2	5.7	18.0	2.8	4.8	.3	-2.3	4.4

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : COLORADO

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	234,363	7.4	69.8	11.3	3.8	18.3	2.5	.5	-1.4	-3.4	2.5
PRIV PASS AUTO PHYS DAMG	212,054	2.1	59.6	7.0	3.8	19.5	2.5	.6	3.6	3.7	5.4
PRIV PASS AUTO TOTAL	446,437	4.9	65.0	9.2	3.8	18.9	2.5	.5	1.0	.0	3.9
COMM AUTO LIABILITY	60,482	9.3	68.4	13.5	7.0	19.9	2.7	.4	-3.0	-6.4	.4
COMM AUTO PHYS DAMG	41,695	2.3	59.3	7.8	7.0	21.4	2.6	.2	1.4	.9	2.6
COMMERCIAL AUTO TOTAL	102,177	6.4	64.6	11.2	7.0	20.5	2.7	.3	-1.2	-3.4	1.3
HOMEOWNERS	138,657	3.9	84.8	8.8	4.5	24.5	2.6	.5	-11.1	-13.8	-10.6
FARMOWNERS	9,099	3.9	69.6	8.0	5.6	24.0	2.1	.0	-3.2	-5.0	-2.2
COMM MULTIPLE PERIL	112,868	6.5	63.1	10.5	10.3	24.5	2.9	.5	-3.7	-6.4	-1.6
OCEAN AND AIRCRAFT	9,155	6.1	79.1	8.6	4.7	18.4	1.7	.0	-4.3	-6.8	-2.2
FIRE AND ALLIED LINES	91,422	4.8	51.4	4.8	8.3	23.2	2.6	.3	5.4	5.1	8.7
MEDICAL MALPRACTICE	16,886	56.5	58.7	16.0	6.3	8.4	2.0	.1	18.7	4.6	46.3
OTHER LIABILITY	94,992	17.7	92.1	31.8	6.6	19.5	2.4	.3	-19.8	-28.5	-15.2
WORKERS COMPENSATION	194,111	21.8	92.3	7.3	4.5	4.6	2.3	14.1	-2.7	-13.5	-.5
GROUP ACCIDENT & HEALTH	8,830	10.3	80.3	2.9	2.8	12.8	1.4	.0	2.1	-.1	8.1
CREDIT ACCIDENT & HEALTH	930	4.3	75.6	8.2	1.5	30.8	2.5	.0	-7.6	-10.0	-6.7
OTHER ACCIDENT & HEALTH	10,298	4.1	53.5	4.3	5.7	22.6	2.0	.0	6.4	6.4	9.6
FIDELITY AND SURETY	23,629	6.1	40.3	11.3	10.8	38.1	3.1	.0	-.2	-1.9	2.6
CREDIT	8,688	16.6	33.1	1.3	17.8	25.5	3.4	.0	12.8	10.2	22.7
TOTAL ALL LINES	1,268,179	9.4	71.6	10.5	5.6	18.6	2.5	2.5	-2.5	-6.1	.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : CONNECTICUT

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHLDRS %	FEDRL INC TAXES %	UNDER WRITNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	356,095	8.0	81.9	12.0	6.2	18.2	3.1	.7	-8.2	-11.9	-5.9
PRIV PASS AUTO PHYS DAMG	189,980	1.8	70.8	8.9	5.9	18.3	2.9	.9	-3.1	-4.2	-2.8
PRIV PASS AUTO TOTAL	546,075	5.8	78.0	10.9	6.1	18.2	3.0	.8	-6.4	-9.2	-4.8
COMM AUTO LIABILITY	83,591	8.8	77.8	11.7	7.8	18.1	2.8	.3	-6.3	-10.0	-3.3
COMM AUTO PHYS DAMG	33,610	1.8	67.6	7.2	7.8	20.4	2.7	.2	-2.3	-3.2	-1.8
COMMERCIAL AUTO TOTAL	117,201	6.8	74.8	10.4	7.8	18.7	2.8	.3	-5.1	-8.0	-2.9
HOMEOWNERS	190,729	3.9	54.8	7.0	6.2	23.9	2.8	1.1	3.0	2.3	5.2
FARMOWNERS	953	6.8	31.0	3.0	6.7	20.6	2.2	.0	19.4	19.7	23.9
COMM MULTIPLE PERIL	140,150	7.0	49.1	9.1	10.7	23.9	2.9	.9	3.5	1.9	7.1
OCEAN AND AIRCRAFT	20,592	8.0	76.7	10.4	7.2	17.5	1.8	.3	-4.2	-7.5	-1.6
FIRE AND ALLIED LINES	102,897	4.6	43.4	3.9	9.4	22.9	2.7	.3	9.3	9.4	12.7
MEDICAL MALPRACTICE	43,062	38.0	136.4	31.1	4.7	9.2	2.7	.0	-33.4	-45.5	-12.9
OTHER LIABILITY	153,775	18.4	48.2	19.3	7.4	18.3	2.6	.0	6.4	2.3	16.2
WORKERS COMPENSATION	320,115	12.8	55.5	7.0	6.1	7.2	3.6	5.8	10.2	8.0	17.5
GROUP ACCIDENT & HEALTH	24,441	14.0	128.9	12.3	4.2	9.7	1.8	.3	-23.2	-30.8	-19.9
CREDIT ACCIDENT & HEALTH	121	3.6	56.2	6.3	.1	32.3	2.6	.0	2.1	1.4	4.1
OTHER ACCIDENT & HEALTH	4,321	6.9	67.3	5.2	7.8	26.8	2.4	.0	-2.6	-5.1	-.1
FIDELITY AND SURETY	18,601	6.6	60.4	23.0	10.1	30.5	3.0	.0	-10.7	-14.6	-9.6
CREDIT	5,331	21.7	56.9	.5	11.3	24.0	3.3	.0	7.2	2.1	18.4
TOTAL ALL LINES	1,688,364	9.2	65.6	10.5	6.9	17.4	3.0	1.6	-.1	-2.7	4.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : DELAWARE

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	54,482	8.2	81.3	12.7	5.1	15.8	2.9	.3	-6.7	-9.8	-3.3
PRIV PASS AUTO PHYS DAMG	34,084	2.0	64.2	8.0	4.6	17.7	2.8	.3	1.5	1.3	2.9
PRIV PASS AUTO TOTAL	88,566	5.8	74.7	10.9	4.9	16.6	2.9	.3	-3.6	-5.5	-.9
COMM AUTO LIABILITY	12,341	9.6	97.5	19.3	7.3	17.6	2.9	.9	-18.5	-24.7	-17.6
COMM AUTO PHYS DAMG	6,802	2.0	54.5	6.6	7.4	19.1	2.7	.9	4.6	4.8	6.3
COMMERCIAL AUTO TOTAL	19,143	6.9	82.2	14.8	7.4	18.2	2.8	.9	-10.3	-14.2	-9.1
HOMEOWNERS	25,118	4.1	52.8	6.2	6.5	23.0	2.9	.3	4.8	4.5	7.6
FARMOWNERS	1,666	3.6	54.5	7.2	8.4	26.3	2.8	.0	1.5	.4	2.8
COMM MULTIPLE PERIL	17,137	7.6	36.3	6.0	10.8	23.6	2.9	1.6	10.9	10.2	15.6
OCEAN AND AIRCRAFT	3,619	7.0	37.7	3.7	8.5	16.1	1.6	.0	16.1	16.4	21.4
FIRE AND ALLIED LINES	15,549	4.4	178.7	16.7	10.0	24.3	2.8	1.2	-60.2	-72.1	-69.1
MEDICAL MALPRACTICE	5,412	40.5	121.6	25.8	5.5	9.3	2.7	3.0	-25.2	-36.7	-2.3
OTHER LIABILITY	19,494	19.5	42.2	16.1	6.9	17.8	2.4	.1	11.7	7.8	22.2
WORKERS COMPENSATION	43,521	13.2	62.5	9.5	5.9	8.2	3.5	6.0	5.7	2.4	11.9
GROUP ACCIDENT & HEALTH	12,711	20.0	31.7	.8	3.1	15.0	1.8	.0	27.1	25.7	40.6
CREDIT ACCIDENT & HEALTH	76	4.1	59.2	6.5	1.0	31.0	2.5	.0	.8	-.1	3.0
OTHER ACCIDENT & HEALTH	1,530	6.3	55.7	4.6	6.9	26.9	2.5	4.8	-.0	-1.8	2.9
FIDELITY AND SURETY	3,532	6.4	-.5	-2.0	12.5	31.2	3.1	.1	27.1	30.1	34.9
CREDIT	1,204	22.3	71.8	.2	14.1	30.0	3.6	.0	-4.0	-10.6	6.7
TOTAL ALL LINES	258,278	9.5	69.4	10.3	6.4	17.1	2.9	1.5	-1.2	-4.1	3.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : DIST. OF COLUMBIA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	36,968	8.3	69.0	11.2	4.5	13.3	2.7	.7	1.2	-.8	5.7
PRIV PASS AUTO PHYS DAMG	24,914	2.1	65.0	8.1	4.7	14.8	2.7	.6	2.3	2.2	3.8
PRIV PASS AUTO TOTAL	61,882	5.8	67.4	10.0	4.6	13.9	2.7	.7	1.6	.4	4.9
COMM AUTO LIABILITY	13,356	9.9	60.7	13.6	8.9	16.9	2.7	.4	1.5	-1.8	5.0
COMM AUTO PHYS DAMG	2,954	2.6	46.9	5.9	8.7	19.7	2.9	.3	8.1	8.5	10.3
COMMERCIAL AUTO TOTAL	16,310	8.6	58.2	12.2	8.9	17.4	2.8	.4	2.8	.1	6.0
HOMEOWNERS	21,264	3.2	56.1	6.9	7.3	22.1	2.7	.6	2.6	2.2	4.7
FARMOWNERS	1	3.0	600.0	25.0	7.0	24.0	3.0	.0	-256.0	-301.0	-248.0
COMM MULTIPLE PERIL	26,375	6.9	58.7	9.0	12.0	23.2	3.0	.9	-1.4	-3.7	1.4
OCEAN AND AIRCRAFT	4,328	6.2	32.3	1.6	4.1	19.5	1.9	.2	20.0	21.8	26.5
FIRE AND ALLIED LINES	39,966	4.2	24.3	2.2	8.2	21.1	2.7	.1	19.9	22.4	25.8
MEDICAL MALPRACTICE	8,437	44.6	133.0	33.4	6.7	11.5	2.4	.0	-29.1	-47.0	-13.4
OTHER LIABILITY	32,175	19.0	80.1	30.5	6.6	18.2	2.3	.4	-12.7	-20.6	-6.4
WORKERS COMPENSATION	122,630	13.7	61.5	9.2	6.1	8.2	3.6	4.0	6.6	3.9	14.4
GROUP ACCIDENT & HEALTH	12,755	11.0	37.2	1.2	7.0	18.6	1.9	.2	18.8	18.2	25.9
CREDIT ACCIDENT & HEALTH	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OTHER ACCIDENT & HEALTH	1,725	5.9	65.2	2.8	6.7	27.4	2.0	.0	-.4	-2.2	2.1
FIDELITY AND SURETY	14,078	7.4	5.4	-17.8	10.9	31.6	3.0	.0	32.7	36.1	41.7
CREDIT	2,781	17.2	15.7	-2.3	18.9	24.2	3.6	.0	22.7	21.5	34.4
TOTAL ALL LINES	364,707	10.7	57.4	9.5	7.0	15.5	3.0	1.7	5.4	3.3	11.4

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : FLORIDA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	951,954	8.2	81.7	13.8	4.3	16.0	2.6	.6	-7.1	-10.2	-3.7
PRIV PASS AUTO PHYS DAMG	496,733	2.5	76.1	9.6	4.4	17.9	2.6	.5	-4.6	-6.0	-4.1
PRIV PASS AUTO TOTAL	1,448,687	6.2	79.8	12.3	4.3	16.7	2.6	.5	-6.2	-8.8	-3.8
COMM AUTO LIABILITY	228,567	10.0	95.0	17.7	6.9	18.4	2.8	.4	-16.3	-22.2	-14.9
COMM AUTO PHYS DAMG	101,936	3.3	67.2	8.4	6.0	18.8	2.6	.2	-.6	-1.7	.6
COMMERCIAL AUTO TOTAL	330,503	7.9	86.4	14.8	6.6	18.5	2.7	.3	-11.4	-15.9	-10.1
HOMEOWNERS	434,013	3.8	61.7	7.7	5.1	23.1	2.7	.5	.4	-.4	2.7
FARMOWNERS	5,605	3.5	74.1	8.0	4.2	25.7	1.0	.0	-4.6	-7.0	-4.8
COMM MULTIPLE PERIL	347,630	6.6	64.1	12.3	9.2	23.5	2.7	.5	-4.1	-6.6	-1.5
OCEAN AND AIRCRAFT	71,160	9.6	84.2	8.0	5.2	17.9	1.4	.1	-4.7	-9.1	-2.6
FIRE AND ALLIED LINES	255,997	4.2	45.8	4.2	8.1	25.4	2.7	.4	7.2	7.3	10.4
MEDICAL MALPRACTICE	44,940	26.2	60.7	31.6	3.9	5.4	.9	.1	8.6	-1.4	15.0
OTHER LIABILITY	257,274	17.8	68.9	26.1	7.0	19.8	2.4	.2	-6.8	-13.2	.2
WORKERS COMPENSATION	567,439	12.5	67.9	10.1	6.1	10.5	3.5	4.5	2.0	-1.4	7.9
GROUP ACCIDENT & HEALTH	49,699	8.6	97.3	2.9	2.7	13.1	.9	.0	-6.1	-9.1	-2.2
CREDIT ACCIDENT & HEALTH	2,150	3.9	47.8	5.0	1.5	30.0	2.7	.0	6.8	6.9	10.0
OTHER ACCIDENT & HEALTH	29,663	5.8	64.6	5.7	5.9	26.0	2.3	.0	-.6	-2.4	1.9
FIDELITY AND SURETY	75,839	5.3	35.5	6.7	8.8	42.6	2.7	.0	3.0	2.0	6.0
CREDIT	20,687	19.1	28.9	1.6	14.3	28.0	2.9	.0	15.3	13.1	28.0
TOTAL ALL LINES	3,941,286	8.0	71.2	11.9	5.8	18.5	2.7	1.0	-3.2	-6.0	.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : GEORGIA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	399,511	7.5	73.0	11.3	4.4	16.6	2.6	.5	-2.4	-4.5	1.4
PRIV PASS AUTO PHYS DAMG	298,848	2.4	61.5	7.4	4.5	18.6	2.7	.5	2.8	2.6	4.5
PRIV PASS AUTO TOTAL	698,359	5.3	68.0	9.6	4.4	17.4	2.7	.5	-.2	-1.5	2.7
COMM AUTO LIABILITY	106,415	9.2	70.2	11.9	7.1	18.9	2.9	.6	-2.8	-6.2	.5
COMM AUTO PHYS DAMG	56,830	2.6	61.0	6.9	6.5	19.9	2.5	.3	2.0	1.5	3.4
COMMERCIAL AUTO TOTAL	163,245	6.9	67.0	10.1	6.9	19.2	2.8	.5	-1.1	-3.5	1.5
HOMEOWNERS	217,753	3.9	69.0	7.9	5.4	22.1	2.8	.6	-2.9	-4.3	-1.1
FARMOWNERS	19,942	4.0	81.6	6.6	4.9	19.2	2.2	.0	-6.1	-7.8	-4.4
COMM MULTIPLE PERIL	128,685	6.3	74.6	14.1	10.2	23.9	2.8	.6	-10.5	-14.1	-9.3
OCEAN AND AIRCRAFT	19,899	6.5	63.1	6.4	7.0	19.1	1.7	.2	2.8	1.4	6.3
FIRE AND ALLIED LINES	160,154	4.5	63.8	5.3	8.3	25.9	2.8	.5	-1.9	-3.6	-.2
MEDICAL MALPRACTICE	27,445	24.1	63.2	20.2	4.8	12.7	2.9	.0	1.9	-2.1	18.3
OTHER LIABILITY	103,307	18.9	45.5	17.9	6.8	20.0	2.4	.1	8.1	4.0	18.2
WORKERS COMPENSATION	280,393	12.9	80.1	11.1	6.3	9.4	3.5	4.9	-3.7	-8.3	1.2
GROUP ACCIDENT & HEALTH	28,218	10.8	90.8	3.2	2.5	9.6	1.3	-.1	-1.3	-4.0	4.8
CREDIT ACCIDENT & HEALTH	1,298	6.2	77.6	4.8	12.0	36.4	3.7	.0	-14.6	-16.6	-13.6
OTHER ACCIDENT & HEALTH	11,339	5.0	69.7	5.3	5.7	24.1	2.2	.0	-2.2	-3.7	.3
FIDELITY AND SURETY	29,213	5.9	24.1	4.5	11.0	32.6	2.9	.0	12.8	13.4	17.9
CREDIT	9,056	16.3	34.3	2.1	13.7	29.4	3.6	.0	11.7	9.1	21.4
TOTAL ALL LINES	1,898,306	7.5	68.3	9.9	6.0	18.4	2.8	1.1	-1.3	-3.5	2.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : HAWAII

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHORS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	103,702	5.9	66.2	10.3	4.4	17.0	3.2	.5	.4	-.8	4.0
PRIV PASS AUTO PHYS DAMG	57,370	1.7	53.8	7.2	4.9	17.9	3.3	.7	5.9	6.6	8.0
PRIV PASS AUTO TOTAL	161,072	4.4	61.8	9.2	4.6	17.3	3.2	.6	2.4	1.8	5.4
COMM AUTO LIABILITY	27,762	9.6	85.1	15.0	7.6	16.9	3.5	.0	-10.1	-15.1	-8.3
COMM AUTO PHYS DAMG	8,964	2.4	67.5	8.3	7.7	21.4	3.9	.0	-3.5	-4.8	-2.9
COMMERCIAL AUTO TOTAL	36,726	7.9	80.8	13.3	7.6	18.0	3.6	.0	-8.5	-12.6	-7.0
HOMEOWNERS	26,483	3.1	50.8	5.3	4.7	27.4	2.9	.4	4.5	4.6	7.1
FARMOWNERS	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
COMM MULTIPLE PERIL	17,726	3.8	51.4	8.2	7.3	23.8	3.8	.3	3.2	2.8	5.7
OCEAN AND AIRCRAFT	6,082	7.8	-50.2	-7.0	10.3	20.8	2.5	.0	59.0	66.7	72.4
FIRE AND ALLIED LINES	32,250	3.3	42.1	3.8	10.8	31.6	4.3	.4	4.0	3.8	6.3
MEDICAL MALPRACTICE	4,528	62.1	32.0	5.5	3.5	12.5	2.6	1.2	33.2	23.1	71.6
OTHER LIABILITY	35,928	16.7	53.6	24.8	8.2	22.7	3.3	.1	-2.1	-6.9	6.1
WORKERS COMPENSATION	112,034	9.8	83.4	11.9	4.7	10.1	5.4	2.4	-5.9	-9.6	-2.2
GROUP ACCIDENT & HEALTH	4,669	10.2	73.6	2.9	2.2	12.1	2.4	.0	5.2	3.7	12.0
CREDIT ACCIDENT & HEALTH	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OTHER ACCIDENT & HEALTH	1,165	7.5	52.0	4.5	4.0	28.2	3.1	.0	5.5	4.4	10.2
FIDELITY AND SURETY	10,538	6.7	-16.2	-.3	13.3	34.6	3.3	.0	31.7	35.2	40.3
CREDIT	3,408	22.4	51.6	1.6	8.8	22.3	2.8	.0	11.2	7.0	24.1
TOTAL ALL LINES	452,629	7.7	62.0	10.2	6.0	18.3	3.8	.9	1.2	-.6	5.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : IDAHO

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	62,086	6.3	62.2	8.5	3.7	15.9	2.3	.2	4.6	3.9	8.9
PRIV PASS AUTO PHYS DAMG	55,540	2.1	54.8	5.5	4.0	17.6	2.3	.2	7.6	8.4	10.1
PRIV PASS AUTO TOTAL	117,626	4.3	58.7	7.1	3.8	16.7	2.3	.2	6.0	6.0	9.5
COMM AUTO LIABILITY	17,385	9.2	56.7	10.6	7.0	21.9	2.7	.1	2.7	.5	7.5
COMM AUTO PHYS DAMG	12,641	2.3	58.1	7.1	7.2	24.0	2.7	.1	.9	.5	2.2
COMMERCIAL AUTO TOTAL	30,026	6.3	57.3	9.1	7.1	22.8	2.7	.1	2.0	.5	5.3
HOMEOWNERS	30,810	3.6	58.7	6.2	4.7	22.5	2.4	.1	3.1	2.9	5.8
FARMOWNERS	8,248	4.5	86.6	11.9	6.7	25.5	2.4	.0	-14.1	-17.6	-14.4
COMM MULTIPLE PERIL	28,783	6.5	48.1	9.6	10.6	25.7	2.9	.2	3.1	1.6	6.4
OCEAN AND AIRCRAFT	3,379	6.2	74.3	9.0	3.6	19.1	2.0	.0	-2.2	-4.3	.3
FIRE AND ALLIED LINES	35,799	3.7	52.3	5.8	7.8	23.6	2.4	1.4	4.0	3.6	6.4
MEDICAL MALPRACTICE	5,022	27.8	95.0	31.7	4.8	11.4	2.8	.0	-16.5	-24.7	-1.5
OTHER LIABILITY	23,463	18.1	48.0	17.8	6.4	21.5	2.5	.3	5.9	1.9	15.7
WORKERS COMPENSATION	64,890	11.6	53.2	8.3	6.2	9.3	3.4	4.2	10.3	8.3	16.7
GROUP ACCIDENT & HEALTH	3,827	9.0	60.9	2.2	3.2	11.3	1.8	.0	11.2	11.2	18.5
CREDIT ACCIDENT & HEALTH	416	7.0	63.7	2.5	2.4	30.5	13.5	.0	-4.5	-6.8	-1.0
OTHER ACCIDENT & HEALTH	1,223	4.9	54.9	5.8	5.3	22.2	2.3	.0	5.8	5.2	8.7
FIDELITY AND SURETY	5,705	5.2	35.5	8.2	10.8	36.1	3.2	.0	4.3	3.4	7.1
CREDIT	1,340	21.1	49.5	1.8	9.8	21.5	2.8	.0	11.6	7.9	24.2
TOTAL ALL LINES	360,557	7.2	56.3	8.6	5.9	18.5	2.6	1.0	4.9	3.8	9.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : ILLINOIS

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	914,493	8.3	66.2	12.1	4.4	16.2	2.4	.6	.9	-1.0	5.6
PRIV PASS AUTO PHYS DAMG	706,515	2.3	65.2	8.6	4.2	16.3	2.3	.6	1.7	1.5	3.3
PRIV PASS AUTO TOTAL	1,621,008	5.7	65.8	10.6	4.3	16.2	2.4	.6	1.2	.1	4.6
COMM AUTO LIABILITY	227,302	10.1	68.5	13.7	7.2	18.9	2.9	.7	-3.0	-6.4	1.2
COMM AUTO PHYS DAMG	116,167	2.6	58.4	6.6	7.0	20.4	2.7	.5	2.7	2.4	4.3
COMMERCIAL AUTO TOTAL	343,469	7.6	65.1	11.3	7.1	19.4	2.8	.6	-1.1	-3.4	2.3
HOMEOWNERS	495,893	3.8	60.9	7.0	5.2	23.1	2.5	.2	1.2	.7	3.8
FARMOWNERS	52,267	3.6	74.7	10.5	4.5	22.9	1.2	.0	-5.7	-7.4	-4.4
COMM MULTIPLE PERIL	435,567	7.1	53.1	9.2	11.1	24.3	2.9	.6	1.2	-.6	4.7
OCEAN AND AIRCRAFT	48,074	9.1	62.2	6.9	9.0	18.1	2.5	.2	2.8	.5	7.3
FIRE AND ALLIED LINES	419,324	4.7	51.9	5.1	9.1	23.6	2.5	.4	4.7	4.0	7.4
MEDICAL MALPRACTICE	104,214	39.6	125.8	31.1	3.0	4.9	1.0	.1	-16.0	-35.6	-10.3
OTHER LIABILITY	539,916	18.0	59.9	21.6	7.7	18.4	2.1	.2	-.0	-5.3	8.3
WORKERS COMPENSATION	891,646	12.9	69.0	9.5	6.7	9.2	3.3	3.5	2.5	-.7	9.2
GROUP ACCIDENT & HEALTH	247,834	8.3	90.6	1.7	1.6	5.8	.7	.3	1.7	-.4	5.9
CREDIT ACCIDENT & HEALTH	1,829	7.2	50.9	3.5	7.2	26.0	7.1	.0	3.5	2.9	9.1
OTHER ACCIDENT & HEALTH	45,359	6.0	59.3	4.5	6.2	25.2	2.2	.0	2.7	1.4	5.9
FIDELITY AND SURETY	68,692	7.1	39.5	10.0	11.3	31.6	3.0	.1	3.9	2.4	7.7
CREDIT	15,824	18.0	71.3	3.2	14.1	25.8	3.1	.0	-3.7	-9.4	4.2
TOTAL ALL LINES	5,330,916	9.0	65.1	10.6	6.3	17.0	2.5	.9	1.1	-1.3	5.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED)   4/13/82
STATE : INDIANA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTING PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	341,346	7.1	62.9	11.7	4.1	17.6	2.2	.1	2.1	.8	6.4
PRIV PASS AUTO PHYS DAMG	315,022	2.0	59.2	7.8	4.0	18.0	2.2	.1	4.4	4.7	6.3
PRIV PASS AUTO TOTAL	656,368	4.6	61.2	9.8	4.1	17.8	2.2	.1	3.2	2.7	6.3
COMM AUTO LIABILITY	107,871	8.7	54.9	10.2	5.9	19.3	2.4	.4	5.3	3.7	10.3
COMM AUTO PHYS DAMG	74,776	2.1	52.1	6.1	5.2	20.8	2.2	.2	6.7	7.2	8.9
COMMERCIAL AUTO TOTAL	182,647	6.0	53.7	8.5	5.6	19.9	2.3	.3	5.8	5.2	9.7
HOMEOWNERS	264,018	3.5	60.9	7.3	4.6	23.1	2.2	.1	1.5	1.0	3.9
FARMOWNERS	46,938	3.0	65.5	8.5	4.0	25.1	1.4	.0	-1.4	-2.4	-.1
COMM MULTIPLE PERIL	179,273	5.9	47.2	8.7	8.8	24.3	2.6	1.0	4.7	4.0	8.5
OCEAN AND AIRCRAFT	10,114	6.8	33.4	3.3	5.9	18.4	2.0	.2	18.6	19.9	25.0
FIRE AND ALLIED LINES	155,332	3.8	37.4	3.7	8.8	24.9	2.6	.7	11.1	11.9	14.7
MEDICAL MALPRACTICE	23,139	31.7	31.2	23.6	5.2	4.3	2.3	.2	19.1	15.2	40.8
OTHER LIABILITY	128,007	15.9	54.0	17.3	6.9	21.5	2.4	.2	2.9	-1.2	10.8
WORKERS COMPENSATION	142,826	12.9	70.9	10.2	6.4	10.5	3.2	4.9	.5	-3.3	6.3
GROUP ACCIDENT & HEALTH	699,785	2.4	93.7	2.8	1.5	1.6	.1	.0	1.1	.2	1.5
CREDIT ACCIDENT & HEALTH	1,613	7.0	78.1	4.2	3.8	28.7	6.7	.0	-9.6	-12.7	-6.9
OTHER ACCIDENT & HEALTH	166,301	3.1	96.7	5.2	2.8	3.5	.3	.0	-2.6	-4.6	-2.9
FIDELITY AND SURETY	27,052	5.7	14.0	2.5	9.6	37.9	3.1	.0	16.5	17.7	22.0
CREDIT	6,967	18.7	60.7	3.7	13.3	27.4	3.2	.0	.3	-4.4	10.2
TOTAL ALL LINES	2,690,380	5.2	68.4	7.3	4.4	14.3	1.7	.4	3.0	1.9	5.7

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : IOWA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	203,799	6.7	58.8	10.1	5.0	18.7	2.4	.1	3.7	2.6	7.9
PRIV PASS AUTO PHYS DAMG	159,732	2.1	59.5	7.7	5.1	18.8	2.4	.1	3.5	3.5	5.1
PRIV PASS AUTO TOTAL	363,531	4.7	59.1	9.0	5.1	18.8	2.4	.1	3.6	3.0	6.6
COMM AUTO LIABILITY	62,234	8.9	63.2	11.7	7.6	19.1	2.8	.3	-.0	-2.6	4.2
COMM AUTO PHYS DAMG	42,543	2.5	53.2	6.5	6.8	19.8	2.6	.2	5.7	5.6	7.6
COMMERCIAL AUTO TOTAL	104,777	6.3	59.1	9.6	7.3	19.4	2.7	.3	2.3	.9	5.6
HOMEOWNERS	112,414	3.8	55.7	7.1	5.6	23.3	2.6	.1	3.4	3.0	6.0
FARMOWNERS	22,980	4.3	83.8	7.1	6.7	19.2	2.3	.0	-7.9	-10.3	-6.8
COMM MULTIPLE PERIL	86,577	6.2	48.1	9.2	10.4	24.4	2.9	.9	3.5	2.3	6.9
OCEAN AND AIRCRAFT	6,215	7.1	47.1	5.1	5.6	17.5	1.7	.0	12.5	12.4	17.6
FIRE AND ALLIED LINES	188,703	3.1	71.3	7.2	7.6	22.7	2.7	.4	-4.6	-6.4	-4.2
MEDICAL MALPRACTICE	16,182	29.9	90.8	25.5	5.0	9.7	2.8	.3	-11.0	-18.5	6.7
OTHER LIABILITY	108,639	15.0	48.0	19.2	7.2	21.7	2.5	.2	4.1	.6	12.[illegible]
WORKERS COMPENSATION	187,304	11.7	56.8	8.7	6.7	10.2	3.2	4.4	7.5	5.5	14.3
GROUP ACCIDENT & HEALTH	20,097	3.6	83.5	4.4	2.2	10.0	2.0	.0	-.2	-1.1	1.7
CREDIT ACCIDENT & HEALTH	616	3.7	76.1	6.5	4.5	30.3	3.1	.0	-8.7	-11.1	-8.2
OTHER ACCIDENT & HEALTH	10,660	4.7	58.0	4.2	5.3	23.7	2.4	.0	4.1	3.5	7.1
FIDELITY AND SURETY	14,975	6.1	32.0	7.2	10.1	34.9	3.3	.0	7.4	6.7	11.2
CREDIT	4,223	20.1	72.6	3.1	12.7	27.0	2.7	.0	-4.4	-9.7	6.5
TOTAL ALL LINES	1,247,893	6.9	59.5	9.5	6.6	19.2	2.6	.9	2.5	1.0	6.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : KANSAS

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	173,437	6.1	67.4	10.4	4.2	15.7	2.3	.5	1.0	-.2	4.7
PRIV PASS AUTO PHYS DAMG	164,591	1.9	70.1	7.4	4.0	16.0	2.2	.5	.3	-.1	1.4
PRIV PASS AUTO TOTAL	338,028	4.1	68.7	8.9	4.1	15.8	2.2	.5	.6	-.2	3.1
COMM AUTO LIABILITY	42,880	8.4	79.2	12.4	7.1	19.1	2.8	.4	-7.7	-11.4	-5.0
COMM AUTO PHYS DAMG	35,268	2.0	67.4	7.1	6.5	20.6	2.6	.5	-1.7	-2.5	-1.0
COMMERCIAL AUTO TOTAL	78,148	5.5	73.9	10.0	6.8	19.8	2.7	.4	-5.0	-7.4	-3.2
HOMEOWNERS	132,885	3.5	64.4	6.9	4.9	23.2	2.5	.2	-.3	-1.1	1.9
FARMOWNERS	28,187	4.1	60.9	6.9	3.7	26.4	2.1	1.7	.0	-.9	2.3
COMM MULTIPLE PERIL	71,315	6.4	53.4	9.3	10.6	23.7	2.8	.8	1.4	-.4	4.3
OCEAN AND AIRCRAFT	10,976	5.8	58.3	7.9	4.7	19.4	2.0	.0	4.8	4.2	8.7
FIRE AND ALLIED LINES	114,106	3.5	53.9	6.0	7.5	23.7	2.4	1.0	3.4	3.0	5.6
MEDICAL MALPRACTICE	8,551	26.5	57.6	18.7	5.0	9.9	2.8	.0	7.0	3.2	25.4
OTHER LIABILITY	61,804	17.7	63.1	25.1	7.3	20.2	2.6	.2	-4.2	-10.0	3.4
WORKERS COMPENSATION	138,982	12.4	66.8	9.1	6.4	9.8	3.3	3.1	3.8	.7	10.0
GROUP ACCIDENT & HEALTH	12,904	7.0	110.3	4.7	2.0	9.9	1.7	.0	-11.6	-15.4	-9.8
CREDIT ACCIDENT & HEALTH	864	4.3	23.0	2.3	1.4	30.9	2.5	.0	19.3	21.5	24.9
OTHER ACCIDENT & HEALTH	11,288	4.1	70.2	4.7	5.0	22.3	2.2	.0	-1.1	-2.3	1.0
FIDELITY AND SURETY	14,237	7.4	18.3	6.7	12.2	29.8	3.1	.0	15.6	16.1	21.6
CREDIT	6,305	22.2	57.1	2.6	11.7	27.1	3.1	.0	4.0	-.8	16.7
TOTAL ALL LINES	1,028,580	6.6	64.6	9.3	5.9	18.5	2.5	.9	.7	-.9	4.2

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : KENTUCKY

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	216,707	7.6	61.8	11.1	4.5	17.6	2.4	.2	2.7	1.3	7.3
PRIV PASS AUTO PHYS DAMG	183,473	2.3	60.8	6.9	4.7	18.7	2.4	.2	3.4	3.4	5.3
PRIV PASS AUTO TOTAL	400,180	5.2	61.3	9.2	4.6	18.1	2.4	.2	3.0	2.3	6.3
COMM AUTO LIABILITY	55,190	9.4	62.0	11.5	6.8	20.0	2.8	.5	.8	-1.9	5.2
COMM AUTO PHYS DAMG	41,292	2.8	58.7	6.5	6.6	21.2	2.6	.2	2.8	2.3	4.2
COMMERCIAL AUTO TOTAL	96,482	6.6	60.6	9.3	6.7	20.5	2.7	.4	1.6	-.1	4.8
HOMEOWNERS	134,963	3.8	65.7	7.3	6.1	23.7	2.6	.2	-1.9	-3.0	.1
FARMOWNERS	36,126	3.2	60.1	5.5	6.4	24.1	2.0	1.6	.6	.1	2.8
COMM MULTIPLE PERIL	85,619	6.6	51.3	7.6	10.5	23.3	2.8	1.1	3.3	1.8	6.6
OCEAN AND AIRCRAFT	9,815	8.5	35.5	3.6	10.3	18.4	2.0	.0	16.2	16.3	22.5
FIRE AND ALLIED LINES	138,359	6.5	46.7	3.6	7.6	22.9	2.5	.8	9.7	8.6	12.7
MEDICAL MALPRACTICE	11,524	28.8	94.6	28.5	5.5	9.1	2.6	.2	-13.6	-21.8	2.0
OTHER LIABILITY	69,005	17.7	47.1	20.9	7.5	19.8	2.5	.2	5.5	1.1	14.2
WORKERS COMPENSATION	187,155	18.1	80.0	7.7	5.5	7.4	3.2	5.0	.0	-4.8	9.3
GROUP ACCIDENT & HEALTH	8,480	11.0	114.2	4.2	2.9	10.1	1.5	.0	-12.8	-17.8	-9.2
CREDIT ACCIDENT & HEALTH	760	4.7	65.7	3.6	6.1	28.9	6.1	.0	-3.9	-5.5	-1.6
OTHER ACCIDENT & HEALTH	7,643	5.2	49.7	4.1	6.5	27.8	2.5	.0	5.7	5.1	8.8
FIDELITY AND SURETY	20,515	5.6	71.0	29.2	10.4	34.7	3.0	.0	-20.9	-26.1	-21.8
CREDIT	3,076	18.5	59.0	4.0	11.8	25.8	3.0	.0	2.5	-2.0	12.3
TOTAL ALL LINES	1,209,702	8.4	62.0	9.0	6.2	18.7	2.6	1.1	2.2	.2	6.6

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : LOUISIANA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	387,291	7.8	70.7	11.8	4.9	15.8	2.7	.4	-1.2	-3.4	2.7
PRIV PASS AUTO PHYS DAMG	271,317	2.7	63.2	8.2	5.1	18.1	2.7	.4	1.8	1.3	3.3
PRIV PASS AUTO TOTAL	658,608	5.7	67.6	10.3	5.0	16.8	2.7	.4	.0	-1.5	2.9
COMM AUTO LIABILITY	137,952	9.0	94.0	15.3	7.5	18.8	2.9	.3	-15.5	-21.0	-14.3
COMM AUTO PHYS DAMG	58,159	2.7	58.6	6.7	7.1	19.4	2.7	.1	3.3	2.9	4.8
COMMERCIAL AUTO TOTAL	196,111	7.2	83.5	12.8	7.4	19.0	2.9	.2	-9.9	-13.9	-8.6
HOMEOWNERS	221,021	3.7	53.7	6.3	5.3	22.0	2.8	.2	5.1	5.3	8.4
FARMOWNERS	961	2.3	61.4	7.6	5.2	26.6	2.8	.0	-1.2	-1.9	-.1
COMM MULTIPLE PERIL	115,544	6.8	60.2	10.0	11.6	23.1	3.0	.6	-2.2	-4.6	.5
OCEAN AND AIRCRAFT	95,497	10.0	84.3	7.9	4.3	20.0	1.5	.1	-5.7	-9.7	-2.3
FIRE AND ALLIED LINES	199,720	4.4	49.6	4.5	8.1	25.9	2.7	.2	5.3	4.9	8.2
MEDICAL MALPRACTICE	11,506	52.7	50.2	17.7	6.4	8.8	1.9	.0	21.6	8.1	46.0
OTHER LIABILITY	203,756	17.5	75.8	29.3	7.1	17.4	2.2	.1	-10.3	-17.3	-4.2
WORKERS COMPENSATION	429,128	12.2	81.8	11.5	5.9	8.8	3.2	3.1	-3.4	-7.7	1.3
GROUP ACCIDENT & HEALTH	14,315	13.7	103.1	2.9	2.1	8.8	1.1	.0	-5.9	-9.7	1.5
CREDIT ACCIDENT & HEALTH	1,845	10.4	49.1	3.2	3.0	18.5	2.8	.0	12.2	12.7	21.6
OTHER ACCIDENT & HEALTH	8,203	4.4	60.8	6.0	4.8	25.2	2.1	.0	1.5	.6	4.0
FIDELITY AND SURETY	30,677	6.3	5.5	3.5	11.2	35.3	3.3	.0	20.6	22.2	26.9
CREDIT	8,219	19.4	37.6	1.4	13.3	29.1	2.7	.0	11.2	6.6	24.1
TOTAL ALL LINES	2,195,111	8.5	69.0	11.3	6.3	17.5	2.7	.8	-1.4	-4.2	2.2

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : MAINE

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	56,667	8.3	69.5	10.5	6.2	18.1	2.8	.7	-1.1	-4.2	1.6
PRIV PASS AUTO PHYS DAMG	47,083	2.4	54.6	6.7	6.2	18.3	2.8	.7	5.7	5.8	7.4
PRIV PASS AUTO TOTAL	103,750	5.7	62.7	8.8	6.2	18.2	2.8	.7	2.0	.3	4.3
COMM AUTO LIABILITY	18,470	9.2	74.6	11.3	7.8	19.2	2.9	.4	-4.8	-8.8	-2.3
COMM AUTO PHYS DAMG	12,583	3.7	47.4	5.3	7.2	20.5	2.8	.3	8.9	8.9	11.3
COMMERCIAL AUTO TOTAL	31,053	6.9	63.6	8.9	7.5	19.7	2.9	.4	.8	-1.2	3.2
HOMEOWNERS	52,633	4.4	49.6	6.8	6.0	24.0	2.9	1.3	5.5	4.7	7.6
FARMOWNERS	946	5.7	69.6	5.5	6.0	27.5	3.0	.0	-3.3	-6.2	-2.5
COMM MULTIPLE PERIL	29,471	6.9	50.7	8.3	12.0	23.9	3.0	.7	2.6	.7	5.0
OCEAN AND AIRCRAFT	5,173	6.6	66.3	7.3	5.4	17.0	1.3	.2	2.7	1.3	6.3
FIRE AND ALLIED LINES	35,386	4.8	42.7	3.6	9.6	23.1	2.8	1.0	9.4	9.2	12.5
MEDICAL MALPRACTICE	5,090	27.2	117.6	48.8	7.1	9.9	2.4	.0	-32.8	-46.4	-26.0
OTHER LIABILITY	25,443	19.4	32.4	11.4	7.1	19.3	2.6	.1	17.9	14.7	28.7
WORKERS COMPENSATION	98,486	13.0	104.8	12.7	6.2	7.6	3.6	4.5	-14.5	-21.3	-11.9
GROUP ACCIDENT & HEALTH	10,208	5.8	59.8	8.4	3.3	11.9	1.1	.0	9.2	8.4	12.1
CREDIT ACCIDENT & HEALTH	63	3.9	60.3	6.7	.7	31.7	2.5	.0	.1	-1.0	2.0
OTHER ACCIDENT & HEALTH	5,865	6.7	69.8	6.9	6.1	18.0	1.6	.0	1.6	-1.3	2.7
FIDELITY AND SURETY	4,216	6.1	32.3	20.1	11.4	31.3	3.3	.0	2.3	.8	5.2
CREDIT	958	20.1	83.2	2.0	12.3	21.1	3.7	.0	-8.6	-12.0	2.0
TOTAL ALL LINES	408,741	8.6	67.3	9.7	7.1	17.3	2.9	1.0	-.2	-3.2	2.9

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : MARYLAND

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	487,788	8.1	77.8	11.9	4.4	15.4	2.8	.7	-4.2	-7.0	-.7
PRIV PASS AUTO PHYS DAMG	237,364	2.2	64.9	8.2	4.4	15.7	2.8	.8	1.9	1.7	3.4
PRIV PASS AUTO TOTAL	725,152	6.1	73.6	10.7	4.4	15.5	2.8	.7	-2.2	-4.2	.6
COMM AUTO LIABILITY	94,627	9.7	80.0	14.8	7.6	19.1	2.9	.7	-9.1	-13.6	-6.3
COMM AUTO PHYS DAMG	39,430	2.4	53.1	6.5	7.2	18.9	2.8	.6	5.5	5.8	7.7
COMMERCIAL AUTO TOTAL	134,057	7.5	72.1	12.4	7.5	19.0	2.9	.7	-4.8	-7.9	-2.2
HOMEOWNERS	162,567	4.1	65.0	8.1	6.4	22.3	2.8	1.0	-1.8	-3.0	.2
FARMOWNERS	6,268	4.4	53.2	6.1	11.3	29.4	1.7	1.9	-.3	-2.0	1.0
COMM MULTIPLE PERIL	122,928	6.8	52.8	8.3	10.8	23.5	2.9	1.3	2.0	.2	5.3
OCEAN AND AIRCRAFT	13,037	6.5	55.0	5.6	5.9	19.0	1.6	.2	7.7	6.9	11.5
FIRE AND ALLIED LINES	107,624	4.4	39.4	3.6	10.4	25.0	2.8	.9	9.4	9.7	12.9
MEDICAL MALPRACTICE	30,729	55.5	133.0	17.4	2.5	8.3	1.9	.0	-7.2	-34.1	-.4
OTHER LIABILITY	113,360	18.8	39.0	17.1	8.0	19.0	2.6	.3	11.1	7.6	21.7
WORKERS COMPENSATION	285,715	13.4	71.3	9.8	6.1	8.8	3.6	5.3	1.1	-2.7	7.4
GROUP ACCIDENT & HEALTH	14,162	9.0	66.1	2.3	2.8	11.7	1.1	.0	9.3	8.6	15.8
CREDIT ACCIDENT & HEALTH	2,720	3.8	55.1	5.3	1.8	32.8	2.8	.0	2.1	1.2	3.9
OTHER ACCIDENT & HEALTH	8,071	6.1	55.1	4.0	8.1	26.5	2.4	.0	3.4	2.1	6.6
FIDELITY AND SURETY	27,843	6.1	51.1	21.5	12.5	34.7	3.3	.0	-9.1	-12.5	-8.0
CREDIT	10,015	17.4	34.8	2.2	20.6	26.1	3.6	.0	9.9	6.9	20.3
TOTAL ALL LINES	1,764,250	8.9	66.6	10.3	6.4	17.1	2.9	1.5	.1	-2.6	4.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED)   4/13/82
STATE : MASSACHUSETTS

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	575,754	8.2	75.9	10.2	6.9	18.4	3.2	.3	-4.4	-8.0	-2.1
PRIV PASS AUTO PHYS DAMG	465,919	2.2	68.5	8.4	7.2	18.8	3.0	.5	-2.3	-3.5	-1.9
PRIV PASS AUTO TOTAL	1,041,673	5.5	72.5	9.4	7.0	18.5	3.1	.4	-3.5	-6.0	-2.0
COMM AUTO LIABILITY	144,754	9.8	75.0	11.8	8.2	18.1	3.0	.2	-4.8	-8.6	-1.7
COMM AUTO PHYS DAMG	96,199	1.9	54.4	6.2	8.3	20.6	2.9	.1	4.0	4.1	5.4
COMMERCIAL AUTO TOTAL	240,953	6.7	66.7	9.6	8.2	19.1	3.0	.1	-1.3	-3.6	1.2
HOMEOWNERS	374,668	3.7	46.3	6.4	6.3	24.5	2.9	2.8	6.0	5.8	8.5
FARMOWNERS	811	7.1	52.7	5.1	5.7	24.4	2.5	.0	7.1	5.2	9.6
COMM MULTIPLE PERIL	216,770	7.4	57.8	11.2	10.6	24.3	3.0	1.3	-1.8	-4.4	.9
OCEAN AND AIRCRAFT	31,370	7.4	93.3	8.5	5.9	17.7	1.4	.2	-10.6	-14.6	-9.1
FIRE AND ALLIED LINES	185,374	4.7	54.7	4.8	9.9	23.0	2.7	1.0	3.1	2.1	5.4
MEDICAL MALPRACTICE	7,229	24.1	41.0	20.4	7.1	16.9	2.3	.1	10.9	6.7	25.6
OTHER LIABILITY	187,385	20.3	67.4	29.4	7.4	19.3	3.4	.1	-6.9	-14.5	.2
WORKERS COMPENSATION	430,160	13.3	90.0	12.0	6.3	7.4	3.6	5.4	-7.5	-13.3	-3.8
GROUP ACCIDENT & HEALTH	31,157	8.0	83.3	3.7	3.2	10.6	1.7	.0	.5	-1.4	5.0
CREDIT ACCIDENT & HEALTH	233	3.6	31.3	3.5	.1	32.3	2.6	.0	14.8	16.3	19.0
OTHER ACCIDENT & HEALTH	10,906	5.9	68.6	5.3	7.1	25.3	2.3	.2	-2.8	-4.6	-.2
FIDELITY AND SURETY	32,577	7.0	32.0	1.5	11.4	33.0	3.1	.0	10.5	10.2	15.4
CREDIT	8,809	14.5	31.6	3.3	14.7	24.7	3.5	.0	13.7	12.0	23.1
TOTAL ALL LINES	2,800,075	7.8	68.2	10.4	7.4	18.6	3.1	1.5	-2.1	-5.0	.6

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED)   4/13/82
STATE : MICHIGAN

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRING PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	511,279	9.2	82.0	13.2	4.4	17.8	2.1	.1	-7.1	-10.6	-3.2
PRIV PASS AUTO PHYS DAMG	565,239	2.1	64.3	7.3	4.5	18.0	2.2	.1	2.1	2.0	3.7
PRIV PASS AUTO TOTAL	1,076,518	5.5	72.7	10.1	4.5	17.9	2.1	.1	-2.3	-4.0	.4
COMM AUTO LIABILITY	122,937	12.1	88.3	15.5	7.1	18.9	2.5	.4	-12.1	-17.6	-8.5
COMM AUTO PHYS DAMG	133,014	2.9	63.8	8.1	5.6	19.5	2.6	.3	.7	.1	2.4
COMMERCIAL AUTO TOTAL	255,951	7.3	75.6	11.6	6.3	19.2	2.5	.4	-5.4	-8.4	-2.8
HOMEOWNERS	415,089	4.0	64.4	7.6	5.3	23.2	2.2	.1	-.5	-1.5	1.8
FARMOWNERS	40,864	3.8	66.5	6.3	7.1	22.7	1.2	.0	-1.0	-2.0	1.0
COMM MULTIPLE PERIL	354,122	6.8	52.0	10.2	9.7	23.5	2.6	.9	2.2	.6	5.8
OCEAN AND AIRCRAFT	28,426	7.7	105.1	10.6	5.9	15.5	1.5	.1	-15.8	-20.9	-15.2
FIRE AND ALLIED LINES	223,068	4.7	43.7	4.4	8.8	23.9	2.3	.4	9.0	6.9	12.2
MEDICAL MALPRACTICE	70,223	41.5	143.8	44.2	4.5	5.8	1.4	3.5	-34.9	-55.7	-26.6
OTHER LIABILITY	374,585	25.4	71.0	24.4	9.4	15.4	1.9	1.6	-3.3	-12.8	5.0
WORKERS COMPENSATION	828,900	15.2	61.7	9.6	5.8	9.7	3.1	8.7	5.0	.7	11.6
GROUP ACCIDENT & HEALTH	35,830	7.8	75.7	5.9	3.5	11.1	1.4	-.0	2.7	1.3	7.5
CREDIT ACCIDENT & HEALTH	887	5.9	78.2	7.9	4.5	27.7	2.3	.0	-8.5	-11.1	-6.2
OTHER ACCIDENT & HEALTH	13,676	5.0	46.6	4.1	5.8	27.5	2.3	.0	7.4	7.4	11.3
FIDELITY AND SURETY	33,420	6.5	62.3	13.2	10.4	34.3	2.9	.0	-9.0	-12.4	-7.6
CREDIT	15,696	18.7	63.5	2.6	11.7	24.1	3.1	.0	2.5	-2.8	10.9
TOTAL ALL LINES	3,767,255	10.4	67.0	11.4	6.3	17.4	2.4	2.3	-.4	-3.7	3.9

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : MINNESOTA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	396,812	7.9	73.5	12.4	4.4	16.0	2.3	.1	-2.3	-4.8	1.4
PRIV PASS AUTO PHYS DAMG	231,053	2.4	59.7	7.6	4.4	16.1	2.3	.1	5.1	5.3	7.1
PRIV PASS AUTO TOTAL	627,865	5.9	68.4	10.7	4.4	16.1	2.3	.1	.4	-1.1	3.5
COMM AUTO LIABILITY	89,552	10.2	69.0	12.1	7.6	19.0	2.8	.3	-2.4	-5.6	1.9
COMM AUTO PHYS DAMG	55,539	2.2	52.3	6.0	7.0	20.0	2.7	.1	6.0	6.4	8.1
COMMERCIAL AUTO TOTAL	145,091	7.2	62.7	9.8	7.3	19.4	2.8	.2	.8	-1.1	4.3
HOMEOWNERS	210,286	3.6	63.6	7.1	5.1	23.4	2.4	.2	-.1	-.9	2.0
FARMOWNERS	19,284	4.4	79.2	8.3	5.0	25.4	2.3	.0	-8.3	-11.0	-7.6
COMM MULTIPLE PERIL	154,257	7.1	59.2	10.8	10.1	23.9	2.9	1.2	-1.8	-4.3	1.0
OCEAN AND AIRCRAFT	23,680	8.1	77.3	8.5	6.3	18.1	1.8	.1	-3.4	-6.5	-.5
FIRE AND ALLIED LINES	188,426	3.9	85.2	10.2	7.6	22.5	2.5	.6	-12.1	-15.4	-12.6
MEDICAL MALPRACTICE	17,177	22.2	52.8	19.2	4.8	12.4	2.9	.1	6.1	4.3	23.9
OTHER LIABILITY	139,006	18.2	60.4	22.8	6.9	19.8	2.5	.2	-1.2	-6.8	6.8
WORKERS COMPENSATION	368,674	13.5	93.1	13.0	6.5	9.5	3.3	5.1	-10.4	-16.5	-6.8
GROUP ACCIDENT & HEALTH	41,174	5.5	85.0	4.7	2.4	12.2	2.0	.0	-1.5	-3.4	.8
CREDIT ACCIDENT & HEALTH	612	4.2	88.6	9.6	1.4	30.7	2.6	.0	-14.2	-17.7	-14.5
OTHER ACCIDENT & HEALTH	19,476	3.9	65.3	4.9	4.8	22.8	2.2	.0	.8	-.0	3.1
FIDELITY AND SURETY	27,333	5.7	53.4	10.8	10.9	35.2	3.2	.0	-5.0	-7.3	-2.9
CREDIT	7,000	19.0	29.4	2.2	10.8	29.3	2.9	.0	16.0	13.7	28.5
TOTAL ALL LINES	1,989,341	8.1	72.4	11.3	6.1	17.7	2.6	1.2	-3.2	-6.1	-.0

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : MISSISSIPPI

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRING PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	115,460	7.4	68.9	10.8	4.4	15.2	2.6	.8	.1	-1.5	4.6
PRIV PASS AUTO PHYS DAMG	128,103	2.3	60.9	7.1	4.5	17.7	2.6	.8	3.4	3.5	5.3
PRIV PASS AUTO TOTAL	243,563	4.7	64.7	8.8	4.4	16.5	2.6	.8	1.8	1.1	4.9
COMM AUTO LIABILITY	42,468	9.0	84.2	16.0	6.6	19.2	3.1	.5	-11.3	-16.0	-9.2
COMM AUTO PHYS DAMG	32,975	2.5	56.8	6.3	5.9	20.7	2.8	.4	3.9	3.9	5.7
COMMERCIAL AUTO TOTAL	75,443	6.2	72.2	11.7	6.3	19.9	3.0	.4	-4.7	-7.3	-2.7
HOMEOWNERS	87,092	4.4	67.2	7.5	5.0	22.2	2.8	.7	-1.7	-2.9	.7
FARMOWNERS	371	2.5	48.0	8.6	9.8	27.5	3.5	.0	1.7	1.4	3.4
COMM MULTIPLE PERIL	34,195	6.1	45.6	8.1	11.7	25.0	3.2	4.5	2.3	1.0	5.7
OCEAN AND AIRCRAFT	9,253	9.3	50.3	4.4	4.9	20.8	1.2	.0	10.2	9.9	17.5
FIRE AND ALLIED LINES	132,532	4.9	46.0	4.0	7.7	24.7	2.9	.9	7.4	7.5	11.4
MEDICAL MALPRACTICE	7,544	26.4	61.8	20.5	5.4	13.2	2.9	.0	2.6	-2.1	20.0
OTHER LIABILITY	58,407	16.9	48.5	19.2	7.1	19.2	2.7	.6	5.3	1.5	14.3
WORKERS COMPENSATION	83,565	12.8	78.0	9.7	5.8	8.8	3.6	4.2	-1.4	-5.5	4.0
GROUP ACCIDENT & HEALTH	11,695	7.6	99.9	4.2	2.6	8.8	1.5	.0	-6.3	-9.3	-3.3
CREDIT ACCIDENT & HEALTH	535	9.6	33.5	1.8	4.9	17.0	3.0	.0	19.6	21.5	29.8
OTHER ACCIDENT & HEALTH	6,585	5.5	71.1	6.5	5.7	23.9	2.3	.0	-3.1	-5.1	-1.0
FIDELITY AND SURETY	13,847	5.4	38.8	11.9	12.0	35.0	3.4	.0	.6	-.6	3.6
CREDIT	2,574	18.1	14.3	-6.5	12.2	33.0	2.8	.0	24.1	23.9	38.2
TOTAL ALL LINES	767,201	7.1	61.6	9.0	6.1	19.0	2.8	1.2	1.7	.2	5.7

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : MISSOURI

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	326,422	6.5	65.3	10.4	4.7	16.1	2.4	.2	1.8	.5	5.7
PRIV PASS AUTO PHYS DAMG	301,223	2.0	68.3	7.6	4.7	16.6	2.3	.2	.6	.2	1.8
PRIV PASS AUTO TOTAL	627,645	4.4	66.7	9.0	4.7	16.4	2.4	.2	1.2	.3	3.8
COMM AUTO LIABILITY	85,642	9.1	68.7	12.1	7.1	19.0	2.9	.6	-2.6	-5.6	1.3
COMM AUTO PHYS DAMG	54,142	2.3	64.5	7.1	6.9	20.7	2.7	.5	-.5	-1.3	.4
COMMERCIAL AUTO TOTAL	139,784	6.5	67.1	10.2	7.0	19.6	2.9	.6	-1.8	-3.9	1.0
HOMEOWNERS	211,263	3.6	77.4	8.3	5.2	23.0	2.5	.1	-6.9	-8.9	-6.0
FARMOWNERS	27,365	4.3	85.8	9.0	6.5	21.4	2.3	.0	-10.3	-13.5	-10.4
COMM MULTIPLE PERIL	137,448	6.6	63.3	10.8	10.8	23.7	2.8	.9	-3.9	-6.6	-1.6
OCEAN AND AIRCRAFT	37,442	8.9	76.4	8.4	5.8	18.1	1.6	.1	-2.5	-5.6	1.0
FIRE AND ALLIED LINES	170,637	4.6	56.3	6.2	8.8	24.0	2.5	.5	2.0	1.0	4.3
MEDICAL MALPRACTICE	27,417	34.4	116.4	43.2	6.4	7.6	2.0	.1	-24.5	-40.9	-16.8
OTHER LIABILITY	137,608	19.1	68.8	29.9	6.6	19.5	2.4	.2	-7.9	-14.8	-.4
WORKERS COMPENSATION	178,342	13.1	74.0	10.7	7.0	9.4	3.6	4.6	-.9	-5.1	4.6
GROUP ACCIDENT & HEALTH	38,892	9.0	61.4	3.0	2.6	11.2	1.4	.0	11.6	11.1	17.9
CREDIT ACCIDENT & HEALTH	681	8.7	74.9	1.0	4.0	28.7	15.7	.0	-9.8	-13.2	-5.9
OTHER ACCIDENT & HEALTH	25,708	3.9	75.8	4.3	5.1	20.4	2.2	.0	-2.8	-4.2	-1.1
FIDELITY AND SURETY	27,376	6.8	45.3	12.3	11.4	32.8	3.1	.0	-.7	-2.6	2.6
CREDIT	7,969	19.3	57.7	3.0	12.4	26.2	3.1	.0	3.1	-1.3	13.6
TOTAL ALL LINES	1,795,577	7.4	68.5	11.0	6.3	16.5	2.6	.7	-1.7	-4.1	1.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : MONTANA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	54,998	8.1	72.7	11.0	3.6	20.3	2.6	.2	-2.9	-5.6	.7
PRIV PASS AUTO PHYS DAMG	47,544	2.3	58.5	6.8	3.7	21.4	2.6	.2	3.6	3.7	5.5
PRIV PASS AUTO TOTAL	102,542	5.4	66.1	9.1	3.6	20.8	2.6	.2	.1	-1.3	2.9
COMM AUTO LIABILITY	17,720	10.4	66.9	11.8	6.8	19.3	2.9	.4	-.7	-4.3	3.0
COMM AUTO PHYS DAMG	15,176	2.2	50.6	6.1	7.0	22.0	2.8	.2	5.8	6.1	7.7
COMMERCIAL AUTO TOTAL	32,896	6.6	59.4	9.1	6.9	20.5	2.8	.3	2.3	.5	5.2
HOMEOWNERS	31,150	4.0	47.2	5.7	5.1	25.3	2.7	.1	7.2	7.5	10.7
FARMOWNERS	6,903	3.1	69.2	8.1	7.7	26.0	2.8	.0	-5.7	-7.5	-5.0
COMM MULTIPLE PERIL	30,748	8.9	51.8	9.2	9.9	25.2	3.0	.3	3.0	.3	6.4
OCEAN AND AIRCRAFT	2,794	6.3	52.9	6.6	4.2	18.4	1.6	.3	9.3	8.7	13.0
FIRE AND ALLIED LINES	37,885	3.3	54.0	5.0	7.8	23.8	2.8	.8	3.5	3.1	5.5
MEDICAL MALPRACTICE	5,194	32.6	63.8	19.9	5.2	9.3	2.7	.0	4.0	-.5	27.6
OTHER LIABILITY	18,953	18.3	53.8	22.3	7.1	21.3	2.7	.1	1.2	-3.9	9.9
WORKERS COMPENSATION	24,766	14.1	114.6	17.5	5.0	10.0	3.4	3.6	-21.0	-29.1	-18.7
GROUP ACCIDENT & HEALTH	2,352	9.1	67.7	2.7	3.4	11.5	1.7	.0	8.0	7.0	14.1
CREDIT ACCIDENT & HEALTH	272	2.4	68.4	5.4	4.7	31.7	3.6	.0	-5.8	-7.4	-5.6
OTHER ACCIDENT & HEALTH	1,794	5.1	57.7	5.8	5.1	25.8	2.4	.0	2.9	1.7	5.4
FIDELITY AND SURETY	5,847	5.0	28.7	17.1	10.8	35.5	3.2	.0	3.2	2.5	6.3
CREDIT	530	19.9	76.4	4.8	11.9	24.1	2.8	.0	-4.6	-10.8	4.5
TOTAL ALL LINES	304,625	7.4	62.8	10.0	5.9	21.3	2.8	.5	.3	-1.8	3.8

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : NEBRASKA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRING PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	92,413	7.2	62.0	10.8	4.4	18.8	2.3	.0	2.2	.9	6.0
PRIV PASS AUTO PHYS DAMG	93,263	2.4	60.3	7.4	4.5	19.0	2.3	.2	3.4	3.3	5.3
PRIV PASS AUTO TOTAL	185,676	4.8	61.2	9.1	4.5	18.9	2.3	.1	2.8	2.1	5.9
COMM AUTO LIABILITY	35,798	8.9	60.2	11.5	7.3	17.1	2.6	1.2	2.2	-.0	6.6
COMM AUTO PHYS DAMG	28,389	2.5	58.3	7.1	7.2	19.0	2.4	.4	3.2	3.0	4.9
COMMERCIAL AUTO TOTAL	64,187	6.0	59.4	9.5	7.3	18.0	2.5	.9	2.7	1.3	5.9
HOMEOWNERS	66,372	4.0	56.2	6.3	4.9	24.9	2.4	.2	3.2	2.8	5.9
FARMOWNERS	18,015	5.4	81.2	7.9	5.6	22.4	1.7	.0	-7.5	-10.1	-5.8
COMM MULTIPLE PERIL	54,099	6.4	54.6	9.1	11.0	23.8	2.8	.3	1.0	-.9	3.7
OCEAN AND AIRCRAFT	5,108	6.9	44.7	3.7	6.9	16.0	1.7	.0	14.2	14.6	19.7
FIRE AND ALLIED LINES	111,109	3.8	59.0	5.7	8.5	24.2	2.3	.5	1.0	-.1	2.6
MEDICAL MALPRACTICE	4,743	29.1	21.9	7.2	5.0	11.3	2.9	.1	28.6	27.9	52.1
OTHER LIABILITY	46,099	17.6	42.0	23.1	7.2	20.3	2.5	.1	6.6	2.6	15.9
WORKERS COMPENSATION	64,623	12.7	85.8	11.8	7.1	10.7	3.1	3.5	-7.0	-11.9	-2.4
GROUP ACCIDENT & HEALTH	13,727	9.8	74.0	2.5	1.4	9.2	1.6	.0	8.0	6.1	13.1
CREDIT ACCIDENT & HEALTH	312	4.5	61.2	6.7	1.8	30.3	2.4	.0	-.2	-1.3	2.2
OTHER ACCIDENT & HEALTH	9,328	3.7	56.2	3.9	4.7	25.1	2.3	.0	4.3	4.2	7.1
FIDELITY AND SURETY	11,130	5.6	10.4	2.6	9.4	35.8	3.1	.0	19.2	20.9	25.1
CREDIT	2,537	20.2	52.1	.2	10.3	24.0	2.9	.0	9.9	5.7	20.8
TOTAL ALL LINES	657,065	6.9	60.1	9.1	6.5	20.2	2.4	.6	2.1	.5	5.7

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : NEVADA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRING PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	107,761	7.3	71.7	10.4	2.7	17.9	2.5	.9	-1.4	-3.3	2.6
PRIV PASS AUTO PHYS DAMG	72,141	2.2	62.0	7.0	2.7	20.3	2.6	.8	2.5	2.5	4.2
PRIV PASS AUTO TOTAL	179,902	5.2	67.8	9.1	2.7	18.8	2.6	.9	.2	-1.0	3.3
COMM AUTO LIABILITY	16,887	9.0	75.7	14.0	7.5	20.3	2.7	.2	-7.1	-11.0	-4.3
COMM AUTO PHYS DAMG	9,754	2.1	52.8	6.2	7.2	22.9	2.8	.1	4.2	4.3	5.8
COMMERCIAL AUTO TOTAL	26,641	6.5	67.3	11.2	7.4	21.3	2.8	.1	-3.0	-5.4	-.6
HOMEOWNERS	45,956	3.7	68.9	6.9	4.0	23.7	2.7	.6	-2.6	-3.7	-.6
FARMOWNERS	1,210	4.5	59.0	7.8	7.8	24.6	3.1	.0	.1	-1.3	2.1
COMM MULTIPLE PERIL	41,108	6.7	64.1	11.4	11.5	24.4	3.0	.2	-5.0	-7.9	-2.8
OCEAN AND AIRCRAFT	5,460	6.0	71.2	6.6	3.7	18.8	1.7	.0	.5	-1.1	3.5
FIRE AND ALLIED LINES	33,344	7.6	56.7	3.7	7.2	20.2	2.2	.1	7.0	5.3	10.4
MEDICAL MALPRACTICE	4,888	31.0	142.6	88.8	4.9	6.4	2.3	1.5	-61.9	-79.1	-53.6
OTHER LIABILITY	37,942	13.9	77.0	26.9	4.7	15.2	1.7	.0	-8.4	-13.8	-3.3
WORKERS COMPENSATION	1,476	15.0	84.1	7.7	5.3	5.3	3.6	8.2	-2.8	-7.7	3.5
GROUP ACCIDENT & HEALTH	6,818	11.0	100.0	3.1	2.6	11.6	1.2	.0	-6.8	-10.0	-.8
CREDIT ACCIDENT & HEALTH	301	4.7	55.1	5.8	2.2	30.3	2.5	.0	2.9	2.2	5.9
OTHER ACCIDENT & HEALTH	1,424	4.8	46.6	2.5	4.7	25.0	2.1	.0	10.1	10.3	13.9
FIDELITY AND SURETY	8,480	4.9	-15.7	-8.0	11.7	35.6	3.2	.0	34.8	39.5	43.3
CREDIT	1,301	17.5	66.5	2.4	18.9	26.3	3.3	.0	-3.9	-9.4	4.0
TOTAL ALL LINES	396,251	6.8	67.1	10.9	5.0	20.0	2.5	.5	-1.3	-3.3	2.0

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : NEW HAMPSHIRE

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHORS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	74,334	8.1	78.7	12.1	6.0	18.0	3.0	1.0	-6.2	-10.1	-4.4
PRIV PASS AUTO PHYS DAMG	61,530	2.3	70.6	9.4	6.0	18.3	2.8	1.2	-3.1	-4.5	-2.9
PRIV PASS AUTO TOTAL	135,864	5.4	75.0	10.9	6.0	18.1	2.9	1.1	-4.6	-7.5	-3.7
COMM AUTO LIABILITY	19,847	8.9	66.2	10.5	7.1	18.9	2.8	.4	-.4	-3.1	3.4
COMM AUTO PHYS DAMG	13,103	2.4	28.7	2.7	6.9	20.4	2.7	.3	18.3	20.7	22.1
COMMERCIAL AUTO TOTAL	32,950	6.3	51.3	7.4	7.0	19.5	2.7	.3	7.0	6.3	11.0
HOMEOWNERS	58,866	4.0	51.8	7.5	6.2	24.6	2.8	2.3	3.4	2.6	5.5
FARMOWNERS	289	6.2	83.4	6.6	4.7	29.6	2.5	.0	-10.1	-14.5	-10.5
COMM MULTIPLE PERIL	25,960	7.1	52.4	9.8	10.5	23.9	2.8	1.2	1.8	-.3	4.7
OCEAN AND AIRCRAFT	2,942	6.4	103.6	10.8	5.1	17.7	1.8	.2	-16.6	-21.2	-16.3
FIRE AND ALLIED LINES	28,684	4.6	65.9	6.1	8.8	23.0	2.7	1.2	-2.2	-4.1	-.9
MEDICAL MALPRACTICE	1,329	17.8	153.9	28.3	5.1	16.3	1.7	.1	-45.9	-56.9	-41.8
OTHER LIABILITY	29,205	18.8	82.5	37.4	6.3	18.9	2.7	.1	-17.5	-25.9	-11.7
WORKERS COMPENSATION	81,102	12.9	69.9	9.2	6.6	8.6	3.6	4.0	3.0	-1.1	7.9
GROUP ACCIDENT & HEALTH	10,585	4.4	73.9	2.6	3.4	8.1	2.2	.0	5.7	5.3	8.6
CREDIT ACCIDENT & HEALTH	130	7.3	108.5	3.1	1.7	31.2	15.0	.0	-26.0	-32.1	-25.2
OTHER ACCIDENT & HEALTH	1,740	5.9	58.6	3.2	6.3	23.8	2.5	.0	4.1	3.1	7.5
FIDELITY AND SURETY	4,295	6.5	20.4	13.4	9.9	34.0	3.0	.2	10.6	10.4	15.1
CREDIT	1,828	22.1	69.7	1.8	10.1	27.9	3.3	.0	-.8	-6.9	10.1
TOTAL ALL LINES	415,769	7.8	67.1	11.0	6.7	18.0	2.9	1.7	-1.2	-4.1	1.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : NEW JERSEY

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	1,115,797	9.3	91.5	14.6	5.0	15.7	3.0	1.2	-12.1	-16.8	-9.7
PRIV PASS AUTO PHYS DAMG	470,428	2.4	76.0	9.7	5.1	16.0	2.7	1.2	-4.4	-5.8	-3.9
PRIV PASS AUTO TOTAL	1,586,225	7.3	86.9	13.2	5.0	15.8	2.9	1.2	-9.8	-13.5	-8.0
COMM AUTO LIABILITY	238,330	9.9	86.1	15.2	7.2	17.0	2.8	1.4	-11.2	-16.0	-8.7
COMM AUTO PHYS DAMG	103,545	2.3	65.4	7.5	7.4	18.9	2.6	1.9	-1.2	-2.0	-.3
COMMERCIAL AUTO TOTAL	341,875	7.6	79.8	12.9	7.2	17.6	2.7	1.6	-8.1	-11.8	-6.1
HOMEOWNERS	354,305	3.9	63.5	8.1	6.0	22.0	2.6	1.7	-.9	-2.1	1.0
FARMOWNERS	387	2.9	-1.8	-.2	7.2	25.9	2.9	.0	31.2	35.8	37.6
COMM MULTIPLE PERIL	341,397	7.0	60.9	12.6	9.8	24.0	2.7	.9	-3.2	-5.9	-.7
OCEAN AND AIRCRAFT	26,536	7.6	63.7	6.2	6.7	18.3	1.7	.1	3.5	1.7	7.2
FIRE AND ALLIED LINES	213,080	4.8	53.4	5.2	9.6	22.9	2.5	.5	4.0	3.2	6.7
MEDICAL MALPRACTICE	41,259	44.4	93.6	27.7	5.8	3.3	1.0	12.4	-2.0	-23.8	2.7
OTHER LIABILITY	308,056	18.8	68.1	27.0	7.3	19.6	2.4	.3	-6.7	-13.4	.7
WORKERS COMPENSATION	772,818	13.8	56.0	6.7	4.9	6.6	3.5	10.1	9.5	6.8	16.8
GROUP ACCIDENT & HEALTH	40,550	8.3	79.2	2.4	3.4	11.5	1.3	-.7	2.9	1.5	8.3
CREDIT ACCIDENT & HEALTH	1,232	8.8	117.3	1.6	.8	32.4	24.1	.0	-33.4	-41.1	-33.9
OTHER ACCIDENT & HEALTH	19,852	6.8	63.9	4.8	7.6	23.9	2.4	.7	.2	-1.8	3.3
FIDELITY AND SURETY	36,302	7.1	83.4	27.1	10.6	30.4	2.8	.1	-23.3	-29.3	-23.9
CREDIT	6,832	19.5	43.8	2.0	10.2	26.2	3.1	.0	11.5	7.8	22.5
TOTAL ALL LINES	4,090,706	9.4	72.7	12.1	6.1	16.1	2.9	2.9	-3.5	-7.0	-.8

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : NEW MEXICO

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	76,161	6.9	64.4	9.8	3.7	15.4	2.5	.7	2.9	1.6	7.5
PRIV PASS AUTO PHYS DAMG	79,913	2.2	53.1	5.8	3.5	19.1	2.5	.6	7.6	8.5	10.0
PRIV PASS AUTO TOTAL	156,074	4.5	58.6	7.8	3.6	17.3	2.5	.7	5.3	5.1	8.7
COMM AUTO LIABILITY	22,583	9.4	58.2	9.8	6.9	19.9	2.9	.5	3.3	1.0	8.0
COMM AUTO PHYS DAMG	17,082	2.6	55.9	6.4	6.3	21.7	2.7	.3	3.7	3.0	5.0
COMMERCIAL AUTO TOTAL	39,665	6.5	57.2	8.3	6.6	20.7	2.8	.4	3.5	2.1	6.9
HOMEOWNERS	49,592	3.3	53.5	5.5	4.7	21.6	2.6	.4	5.9	6.3	9.1
FARMOWNERS	4,036	2.8	57.2	10.5	5.6	26.0	2.4	.0	-.1	-.9	1.2
COMM MULTIPLE PERIL	36,102	6.5	62.8	10.9	10.3	24.9	3.0	.3	-3.9	-6.6	-1.8
OCEAN AND AIRCRAFT	3,638	5.0	115.7	11.8	2.7	20.4	1.7	.0	-22.8	-28.3	-24.5
FIRE AND ALLIED LINES	36,790	4.3	44.6	4.2	8.2	24.4	2.8	.5	8.2	8.3	11.5
MEDICAL MALPRACTICE	1,214	30.1	152.0	57.5	6.3	12.3	2.4	.2	-53.8	-70.6	-46.9
OTHER LIABILITY	32,648	17.1	60.0	26.0	6.9	20.2	2.5	.3	-3.3	-8.7	4.4
WORKERS COMPENSATION	112,615	12.2	72.2	9.7	6.0	9.7	3.8	3.3	1.0	-2.6	6.4
GROUP ACCIDENT & HEALTH	4,031	12.2	93.5	3.0	2.5	12.7	1.3	.0	-3.4	-7.0	2.8
CREDIT ACCIDENT & HEALTH	656	2.5	68.7	5.7	4.2	31.7	3.5	.0	-5.8	-7.5	-5.0
OTHER ACCIDENT & HEALTH	1,850	4.7	201.2	15.4	5.3	23.7	2.3	.0	-66.8	-79.9	-76.3
FIDELITY AND SURETY	9,254	4.8	127.2	24.0	11.2	37.4	3.2	.0	-46.3	-55.6	-51.8
CREDIT	3,341	20.6	32.3	1.6	13.5	26.8	2.6	.0	14.8	12.5	29.2
TOTAL ALL LINES	491,506	7.5	63.0	9.6	5.8	16.1	2.9	1.1	1.5	-.3	5.0

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : NEW YORK

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHORS %	FEDRL INC TAXES %	UNDER WRITNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	1,618,395	8.7	71.7	11.3	6.3	16.9	3.3	.5	-2.5	-5.4	1.3
PRIV PASS AUTO PHYS DAMG	785,701	2.2	72.8	9.2	6.2	17.4	3.0	.5	-3.6	-4.9	-3.2
PRIV PASS AUTO TOTAL	2,404,096	6.6	72.1	10.6	6.2	17.0	3.2	.5	-2.9	-5.2	-.2
COMM AUTO LIABILITY	396,575	9.7	94.1	15.6	7.8	17.5	2.9	.4	-15.0	-20.6	-13.7
COMM AUTO PHYS DAMG	159,923	2.2	72.3	8.3	8.0	20.3	2.7	.5	-4.9	-6.5	-4.8
COMMERCIAL AUTO TOTAL	556,498	7.6	87.9	13.5	7.9	18.3	2.9	.4	-12.1	-16.6	-11.1
HOMEOWNERS	741,243	3.8	60.5	7.6	6.5	22.6	2.8	.7	.5	-.5	2.4
FARMOWNERS	4,729	4.2	98.4	9.8	6.9	26.0	2.9	.0	-16.8	-23.6	-21.0
COMM MULTIPLE PERIL	783,460	7.7	65.0	12.7	10.5	23.2	2.8	1.0	-4.9	-8.3	-2.6
OCEAN AND AIRCRAFT	419,946	9.6	81.7	7.9	5.6	17.9	1.1	.4	-4.0	-7.9	-1.1
FIRE AND ALLIED LINES	552,371	4.7	63.2	5.9	9.6	22.5	2.5	.3	-.6	-2.2	1.2
MEDICAL MALPRACTICE	227,320	45.0	167.6	43.7	2.8	4.4	1.7	.0	-37.0	-65.0	-38.3
OTHER LIABILITY	780,476	19.6	76.3	26.7	6.7	17.8	2.5	.7	-9.3	-16.6	-1.9
WORKERS COMPENSATION	942,258	13.3	54.5	7.2	6.4	8.4	3.6	7.0	9.5	6.9	16.6
GROUP ACCIDENT & HEALTH	158,782	6.1	78.9	3.7	4.2	11.9	1.9	.6	.8	-.7	4.0
CREDIT ACCIDENT & HEALTH	2,832	7.1	52.7	.2	2.2	22.6	12.1	.0	5.8	5.5	11.4
OTHER ACCIDENT & HEALTH	52,706	6.9	66.7	4.5	7.7	24.8	2.4	.2	-1.1	-3.4	1.7
FIDELITY AND SURETY	120,946	8.2	38.6	8.8	10.3	28.6	2.8	.1	7.2	5.9	11.9
CREDIT	17,518	14.9	62.6	4.6	10.7	27.5	3.0	.0	-.2	-4.6	6.6
TOTAL ALL LINES	7,765,201	9.8	71.9	12.2	7.0	17.6	2.8	1.3	-3.2	-7.0	.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : NORTH CAROLINA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	406,507	8.0	68.3	10.1	5.3	17.6	2.9	.4	-.5	-2.5	3.9
PRIV PASS AUTO PHYS DAMG	254,954	2.3	60.3	7.1	5.5	21.1	2.8	.4	1.8	1.6	3.4
PRIV PASS AUTO TOTAL	661,461	5.8	65.2	8.9	5.3	18.9	2.8	.4	.4	-.9	3.7
COMM AUTO LIABILITY	109,256	9.0	79.5	12.6	7.3	18.9	3.0	.5	-7.9	-11.8	-4.9
COMM AUTO PHYS DAMG	55,334	2.5	55.5	6.0	6.6	20.0	2.7	.5	4.7	4.7	6.6
COMMERCIAL AUTO TOTAL	164,590	6.8	71.4	10.4	7.1	19.3	2.9	.5	-3.7	-6.2	-1.0
HOMEOWNERS	220,265	3.5	56.3	6.5	6.2	23.8	2.9	.9	2.3	1.6	4.6
FARMOWNERS	14,393	3.8	77.5	6.2	6.6	25.2	2.5	.0	-7.6	-9.6	-5.6
COMM MULTIPLE PERIL	105,181	6.5	54.7	9.3	10.8	24.0	3.0	2.5	-.3	-2.3	2.5
OCEAN AND AIRCRAFT	14,170	6.4	47.4	4.7	7.4	18.2	2.0	.1	10.9	11.0	15.8
FIRE AND ALLIED LINES	175,167	4.0	55.2	4.2	9.7	25.1	3.0	1.2	1.8	.8	3.0
MEDICAL MALPRACTICE	16,599	39.9	79.7	26.6	4.7	9.3	2.3	.1	-.1	-12.2	17.4
OTHER LIABILITY	76,823	18.3	45.7	15.5	7.3	19.4	2.5	.2	9.0	5.0	18.6
WORKERS COMPENSATION	223,492	13.0	64.3	8.9	6.1	8.5	3.6	4.2	5.4	2.4	12.0
GROUP ACCIDENT & HEALTH	18,501	10.5	92.2	2.9	2.4	11.1	1.2	-.0	-2.6	-5.3	3.3
CREDIT ACCIDENT & HEALTH	801	8.8	37.8	.2	2.8	30.2	19.2	.0	6.0	5.3	12.6
OTHER ACCIDENT & HEALTH	10,885	5.9	62.9	4.8	6.7	22.4	2.5	.0	1.7	.4	4.9
FIDELITY AND SURETY	21,440	5.8	16.6	8.0	11.1	33.2	3.1	.0	14.3	15.1	19.4
CREDIT	10,711	20.9	34.0	2.4	16.8	34.4	3.2	.0	8.4	5.0	21.7
TOTAL ALL LINES	1,734,479	7.4	61.6	8.5	6.7	19.4	2.9	1.1	1.6	-.2	5.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : NORTH DAKOTA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	44,552	8.4	61.6	11.1	4.2	20.6	2.3	.1	2.2	.1	6.3
PRIV PASS AUTO PHYS DAMG	40,858	2.1	65.9	7.3	4.1	21.0	2.3	.1	.2	-.4	1.2
PRIV PASS AUTO TOTAL	85,410	5.4	63.6	9.3	4.2	20.8	2.3	.1	1.2	-.2	3.9
COMM AUTO LIABILITY	12,154	10.2	81.2	14.4	6.7	19.8	2.8	.1	-9.0	-13.5	-5.9
COMM AUTO PHYS DAMG	12,702	2.4	58.9	6.4	6.1	21.4	2.8	.0	2.7	2.4	4.2
COMMERCIAL AUTO TOTAL	24,856	6.2	69.8	10.3	6.4	20.6	2.8	.1	-3.0	-5.4	-.7
HOMEOWNERS	21,334	4.0	58.3	7.2	6.4	24.4	2.3	.2	1.4	.6	3.7
FARMOWNERS	12,024	4.4	58.4	7.9	6.4	18.7	1.3	.0	4.4	3.9	7.4
COMM MULTIPLE PERIL	21,432	8.2	34.3	6.4	9.3	25.1	3.0	.8	12.3	11.4	17.0
OCEAN AND AIRCRAFT	1,448	5.6	61.5	6.4	4.5	17.0	1.6	.0	5.9	4.9	8.8
FIRE AND ALLIED LINES	71,524	4.5	39.7	4.2	6.6	20.1	2.4	.7	13.5	14.1	17.2
MEDICAL MALPRACTICE	4,697	32.4	96.3	28.8	4.8	12.4	2.7	.1	-15.4	-24.3	2.9
OTHER LIABILITY	19,841	17.5	41.9	17.2	7.2	22.0	2.6	.1	8.7	4.9	17.8
WORKERS COMPENSATION	295	11.6	13.2	.4	3.7	9.1	2.5	2.7	33.6	36.9	46.2
GROUP ACCIDENT & HEALTH	2,870	8.5	83.5	2.5	2.7	14.2	1.9	.0	-.0	-2.6	3.7
CREDIT ACCIDENT & HEALTH	136	2.7	51.5	5.3	3.8	31.7	3.4	.0	2.6	2.3	4.4
OTHER ACCIDENT & HEALTH	4,574	3.7	68.4	4.1	5.5	21.9	2.3	.0	-.3	-1.2	1.7
FIDELITY AND SURETY	5,423	5.5	29.7	2.4	11.2	34.8	3.2	.0	9.8	10.1	14.3
CREDIT	765	20.9	115.8	6.7	13.0	30.2	3.0	.0	-27.5	-37.1	-20.3
TOTAL ALL LINES	276,629	6.7	53.8	8.2	6.1	21.3	2.4	.3	5.4	4.3	9.2

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : OHIO

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHORS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	819,708	7.5	61.7	10.0	4.9	18.4	2.4	.2	2.5	1.3	7.5
PRIV PASS AUTO PHYS DAMG	605,193	2.1	64.2	7.5	4.6	18.7	2.4	.2	1.5	1.3	3.0
PRIV PASS AUTO TOTAL	1,424,901	5.2	62.8	8.9	4.8	18.5	2.4	.2	2.1	1.3	5.6
COMM AUTO LIABILITY	187,838	9.6	68.1	12.2	7.2	20.2	2.6	.6	-2.8	-5.9	1.6
COMM AUTO PHYS DAMG	113,069	2.2	56.6	6.6	6.6	21.6	2.4	.3	3.2	3.2	4.9
COMMERCIAL AUTO TOTAL	300,907	6.8	63.8	10.1	7.0	20.7	2.6	.5	-.6	-2.5	2.8
HOMEOWNERS	472,895	3.7	57.1	6.7	5.4	23.4	2.6	.3	2.7	2.5	5.6
FARMOWNERS	24,425	3.6	56.8	7.0	9.8	23.3	1.9	.0	1.3	.6	3.5
COMM MULTIPLE PERIL	336,275	6.2	51.5	9.2	9.9	24.0	2.7	.7	2.3	1.1	5.4
OCEAN AND AIRCRAFT	30,318	7.6	43.2	4.2	6.6	18.6	1.9	.2	13.5	13.7	19.4
FIRE AND ALLIED LINES	294,614	4.8	50.0	4.9	9.7	23.9	2.6	.4	5.4	4.6	8.1
MEDICAL MALPRACTICE	72,888	28.6	63.3	22.7	5.4	8.4	1.8	2.4	5.3	-2.2	19.3
OTHER LIABILITY	299,800	17.6	71.7	27.2	7.5	20.0	2.4	.1	-9.1	-15.6	-2.2
WORKERS COMPENSATION	16,321	19.0	99.2	13.0	5.1	7.8	3.1	1.1	-9.1	-15.9	-1.4
GROUP ACCIDENT & HEALTH	479,546	5.0	79.8	4.3	5.8	1.0	.3	.0	6.1	4.8	7.7
CREDIT ACCIDENT & HEALTH	1,332	6.4	86.3	8.7	5.0	27.4	2.7	.0	-12.8	-16.3	-10.8
OTHER ACCIDENT & HEALTH	77,711	5.6	89.5	6.0	6.8	7.9	.9	.0	-2.9	-6.0	-2.6
FIDELITY AND SURETY	48,046	6.8	45.3	17.1	10.1	33.8	2.8	.0	-2.5	-5.0	.1
CREDIT	13,891	16.8	85.9	5.9	14.0	25.7	3.2	.0	-12.1	-18.6	-6.0
TOTAL ALL LINES	3,893,870	6.7	63.4	9.6	6.4	17.9	2.2	.3	1.7	.2	5.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : OKLAHOMA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	174,724	6.0	73.3	9.7	3.6	14.9	2.1	.3	-.4	-2.1	2.6
PRIV PASS AUTO PHYS DAMG	187,733	1.9	76.7	7.3	4.3	16.1	2.0	.3	-2.6	-3.7	-2.2
PRIV PASS AUTO TOTAL	362,457	3.9	75.1	8.4	4.0	15.5	2.1	.3	-1.6	-2.9	.1
COMM AUTO LIABILITY	67,762	8.5	95.1	15.7	6.0	18.0	2.4	.2	-15.1	-20.3	-13.9
COMM AUTO PHYS DAMG	53,620	2.3	71.0	8.1	5.7	20.5	2.6	.1	-3.1	-4.4	-2.7
COMMERCIAL AUTO TOTAL	121,382	5.7	84.5	12.4	5.9	19.1	2.5	.2	-9.8	-13.2	-9.0
HOMEOWNERS	160,042	2.8	79.6	7.0	4.5	20.2	2.3	.2	-5.8	-7.5	-5.2
FARMOWNERS	19,919	3.5	81.7	8.0	3.5	24.2	1.5	.0	-7.8	-10.2	-7.6
COMM MULTIPLE PERIL	92,250	6.6	61.0	10.9	10.7	22.7	2.8	.6	-2.3	-4.7	.2
OCEAN AND AIRCRAFT	15,335	6.0	72.5	8.2	5.6	19.2	1.8	.0	-2.0	-3.9	.7
FIRE AND ALLIED LINES	117,064	3.8	73.9	6.4	8.2	22.9	2.5	.3	-5.6	-7.7	-4.8
MEDICAL MALPRACTICE	8,340	35.3	162.6	43.0	18.1	5.8	.5	3.2	-46.2	-72.0	-51.7
OTHER LIABILITY	95,002	16.6	54.7	19.0	6.1	19.8	2.3	.1	3.3	-1.1	11.3
WORKERS COMPENSATION	230,532	11.6	66.2	8.7	5.1	9.1	3.0	4.4	4.7	2.0	10.5
GROUP ACCIDENT & HEALTH	9,867	10.4	100.4	3.2	2.6	11.6	1.3	.0	-6.7	-10.3	-1.9
CREDIT ACCIDENT & HEALTH	1,113	4.1	61.5	6.6	1.8	30.8	2.6	.0	-.6	-1.8	1.5
OTHER ACCIDENT & HEALTH	5,863	4.9	64.9	5.9	5.0	24.4	2.2	.0	.1	-1.3	2.5
FIDELITY AND SURETY	19,971	5.3	21.1	4.7	9.0	34.1	3.0	.0	14.1	15.1	19.2
CREDIT	8,286	19.4	27.8	1.4	14.8	29.1	3.7	.0	14.9	12.7	28.0
TOTAL ALL LINES	1,267,423	6.9	71.9	9.5	5.7	17.3	2.4	1.0	-1.9	-4.3	.9

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED)   4/13/82
STATE : OREGON

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRITNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	237,642	6.4	70.6	9.5	3.8	16.6	2.3	.2	.0	-1.6	3.4
PRIV PASS AUTO PHYS DAMG	156,349	1.9	64.6	6.4	3.7	17.0	2.3	.3	3.1	5.1	4.7
PRIV PASS AUTO TOTAL	393,991	4.6	68.2	8.3	3.7	16.7	2.3	.2	1.2	.3	5.9
COMM AUTO LIABILITY	53,744	10.0	63.4	11.3	7.2	21.3	2.7	.4	-.3	-3.4	4.0
COMM AUTO PHYS DAMG	31,446	3.0	52.9	6.5	7.6	21.9	2.6	.2	4.7	4.5	6.6
COMMERCIAL AUTO TOTAL	85,190	7.4	59.5	9.5	7.4	21.5	2.7	.3	1.6	-.5	4.9
HOMEOWNERS	102,176	3.5	80.0	8.5	4.6	23.0	2.4	.3	-7.9	-10.1	-7.2
FARMOWNERS	9,579	4.3	85.9	11.4	10.2	24.8	2.3	.0	-15.0	-16.7	-15.3
COMM MULTIPLE PERIL	78,444	7.1	57.4	12.1	10.0	25.0	2.8	.8	-1.8	-4.3	.9
OCEAN AND AIRCRAFT	23,015	8.9	88.5	11.7	5.0	18.2	1.3	.0	-8.7	-13.3	-7.1
FIRE AND ALLIED LINES	92,454	4.6	43.3	4.8	7.6	25.3	2.4	.8	6.4	6.5	11.9
MEDICAL MALPRACTICE	20,240	28.1	54.9	20.7	3.9	10.4	2.4	.5	9.2	4.0	26.3
OTHER LIABILITY	71,190	17.5	50.0	23.9	6.4	21.7	2.5	.0	2.0	-2.5	11.0
WORKERS COMPENSATION	308,444	27.2	66.6	11.4	5.5	8.7	5.4	26.8	.5	-13.1	2.4
GROUP ACCIDENT & HEALTH	8,284	7.5	79.9	3.1	3.0	14.1	1.5	.0	.7	-.9	5.2
CREDIT ACCIDENT & HEALTH	1,367	4.9	96.6	8.6	2.2	27.0	3.3	.0	-16.4	-20.3	-16.3
OTHER ACCIDENT & HEALTH	3,221	6.0	50.8	5.4	5.7	24.2	2.2	.0	7.1	6.3	10.6
FIDELITY AND SURETY	20,487	5.1	44.6	16.0	11.1	36.0	3.0	.0	-3.6	-5.6	-2.1
CREDIT	4,148	19.8	50.0	3.5	12.5	27.5	2.4	.0	5.7	2.1	18.0
TOTAL ALL LINES	1,222,230	11.9	64.4	10.4	5.6	17.4	3.1	7.0	.4	-4.3	5.4

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : PENNSYLVANIA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	1,175,476	8.5	79.1	12.1	5.2	16.6	2.8	.2	-5.7	-8.7	-2.0
PRIV PASS AUTO PHYS DAMG	655,581	2.2	62.8	7.7	5.0	17.3	2.8	.2	2.4	2.3	4.0
PRIV PASS AUTO TOTAL	1,831,057	6.2	73.3	10.5	5.1	16.8	2.8	.2	-2.8	-4.6	.2
COMM AUTO LIABILITY	253,722	10.2	75.5	13.2	7.4	18.2	2.9	.3	-5.6	-9.5	-1.8
COMM AUTO PHYS DAMG	128,302	2.2	60.2	6.5	7.3	19.9	2.7	.5	1.9	1.6	3.3
COMMERCIAL AUTO TOTAL	382,024	7.5	70.4	11.0	7.4	18.8	2.8	.4	-3.1	-5.8	-.1
HOMEOWNERS	445,831	4.0	57.1	7.2	6.3	23.2	2.9	1.0	2.0	1.3	4.4
FARMOWNERS	13,164	3.5	64.4	7.1	5.7	26.1	2.5	.4	-1.5	-3.3	-1.2
COMM MULTIPLE PERIL	368,403	7.1	64.6	11.9	10.5	22.9	2.9	1.5	-4.8	-7.7	-2.4
OCEAN AND AIRCRAFT	32,772	7.6	60.9	6.9	6.3	18.6	1.5	.2	4.6	3.0	8.6
FIRE AND ALLIED LINES	347,678	4.6	63.4	5.2	9.5	23.7	2.7	.7	-1.0	-2.8	.5
MEDICAL MALPRACTICE	77,970	36.2	78.5	22.4	4.7	6.9	2.3	.0	6.9	-8.0	14.5
OTHER LIABILITY	407,319	19.6	75.7	29.2	6.9	19.0	2.5	.2	-10.3	-16.1	-3.5
WORKERS COMPENSATION	1,276,136	15.6	66.7	8.5	4.7	7.0	3.2	9.1	5.4	.5	11.1
GROUP ACCIDENT & HEALTH	60,138	9.4	82.4	3.1	4.3	12.2	1.5	.0	.3	-1.9	5.6
CREDIT ACCIDENT & HEALTH	808	7.3	57.7	4.1	8.5	22.7	2.4	.0	3.1	2.5	8.9
OTHER ACCIDENT & HEALTH	33,806	5.3	61.5	4.8	6.7	29.2	2.5	.3	-1.8	-3.7	.2
FIDELITY AND SURETY	57,954	6.4	17.5	3.1	11.4	32.8	3.0	.0	16.4	17.4	22.2
CREDIT	15,947	16.0	51.3	2.2	16.1	29.7	3.8	.0	2.9	-1.7	10.0
TOTAL ALL LINES	5,351,007	9.8	68.4	10.9	6.2	16.3	2.9	2.5	-.6	-3.9	3.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED)   4/13/82
STATE : RHODE ISLAND

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	79,111	8.3	75.3	11.9	5.8	17.5	3.1	2.5	-5.1	-8.7	-2.7
PRIV PASS AUTO PHYS DAMG	55,569	1.9	72.1	9.8	5.8	17.6	3.0	2.8	-4.6	-6.0	-4.6
PRIV PASS AUTO TOTAL	134,680	5.7	74.0	11.1	5.8	17.6	3.0	2.6	-4.9	-7.6	-3.5
COMM AUTO LIABILITY	19,031	9.8	97.8	14.6	8.0	18.8	3.0	.7	-17.2	-23.1	-15.9
COMM AUTO PHYS DAMG	9,498	2.0	76.1	6.6	7.8	21.0	2.9	.7	-7.3	-9.2	-7.7
COMMERCIAL AUTO TOTAL	28,529	7.2	90.6	12.6	7.9	19.5	2.9	.7	-13.9	-18.5	-13.2
HOMEOWNERS	53,781	3.7	46.5	6.9	5.9	23.7	2.9	4.0	5.7	5.4	8.1
FARMOWNERS	39	6.4	12.8	.9	3.2	30.1	2.6	.0	25.4	27.2	31.3
COMM MULTIPLE PERIL	34,387	7.1	55.1	9.5	10.1	23.6	2.9	.8	1.0	-1.0	4.2
OCEAN AND AIRCRAFT	4,874	8.0	76.1	8.2	8.2	18.6	1.5	1.2	-4.2	-7.5	-1.7
FIRE AND ALLIED LINES	39,992	4.6	37.8	3.0	7.2	23.7	2.1	.6	13.0	13.7	16.9
MEDICAL MALPRACTICE	1,042	23.3	231.1	76.4	5.0	14.9	2.4	.0	-101.3	-124.1	-105.2
OTHER LIABILITY	27,381	19.2	60.7	26.6	7.2	18.4	2.7	.1	-2.3	-8.5	5.8
WORKERS COMPENSATION	76,208	13.5	109.6	14.4	6.2	7.4	3.7	3.8	-17.2	-24.3	-14.3
GROUP ACCIDENT & HEALTH	3,830	7.6	50.3	1.8	3.9	12.3	1.7	1.4	14.7	15.4	21.4
CREDIT ACCIDENT & HEALTH	18	2.3	33.3	2.8	2.2	26.3	3.8	.0	15.2	17.1	18.7
OTHER ACCIDENT & HEALTH	1,104	6.1	124.6	11.4	5.0	24.6	2.4	.0	-29.3	-36.7	-32.6
FIDELITY AND SURETY	4,715	6.1	28.5	.0	11.3	32.6	3.1	.0	12.9	13.2	17.6
CREDIT	2,940	19.7	63.7	.7	11.7	20.5	3.2	.0	5.5	.1	14.3
TOTAL ALL LINES	413,520	8.1	71.9	11.2	6.7	17.9	3.0	2.3	-3.9	-7.0	-1.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : SOUTH CAROLINA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTING PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	241,555	7.8	70.2	11.1	4.6	15.7	2.8	.4	-.7	-2.6	3.7
PRIV PASS AUTO PHYS DAMG	147,604	2.2	61.7	7.7	4.7	18.0	2.8	.4	2.5	2.5	4.2
PRIV PASS AUTO TOTAL	389,159	5.7	67.0	9.8	4.7	16.6	2.8	.4	.5	-.7	3.9
COMM AUTO LIABILITY	45,930	9.0	78.5	14.7	7.1	18.4	2.9	.3	-7.8	-11.6	-5.1
COMM AUTO PHYS DAMG	23,284	2.5	73.8	9.2	6.5	19.1	2.9	.2	-4.7	-6.3	-4.4
COMMERCIAL AUTO TOTAL	69,214	6.8	76.9	12.8	6.9	18.6	2.9	.3	-6.8	-10.0	-4.9
HOMEOWNERS	124,843	4.0	60.5	7.4	5.4	22.3	2.8	.5	1.3	.6	3.0
FARMOWNERS	3,104	3.7	72.4	6.4	10.1	25.0	3.0	.0	-6.6	-9.1	-6.6
COMM MULTIPLE PERIL	64,289	6.6	51.3	9.4	9.8	22.8	2.8	.7	3.2	1.7	6.5
OCEAN AND AIRCRAFT	7,443	5.9	69.1	7.2	5.7	18.9	1.8	.1	.2	-1.5	2.8
FIRE AND ALLIED LINES	93,825	4.3	66.7	5.6	9.2	25.9	3.1	.9	-4.2	-6.2	-3.1
MEDICAL MALPRACTICE	2,427	23.5	77.4	23.4	5.0	13.6	2.7	.1	-6.3	-12.0	7.6
OTHER LIABILITY	50,436	18.4	60.3	20.2	7.2	19.2	2.6	.1	.2	-5.2	5.6
WORKERS COMPENSATION	125,123	13.2	72.4	9.8	6.0	8.1	3.6	5.4	1.0	-2.9	6.9
GROUP ACCIDENT & HEALTH	10,808	7.5	81.0	3.8	2.6	9.3	1.7	.0	2.4	-.8	6.7
CREDIT ACCIDENT & HEALTH	507	7.3	62.7	1.9	7.3	36.7	2.2	.0	-3.9	-5.9	.4
OTHER ACCIDENT & HEALTH	3,698	4.7	58.5	4.9	5.7	23.1	2.3	.0	3.5	2.9	6.5
FIDELITY AND SURETY	13,731	5.8	30.9	7.8	11.0	34.9	3.1	.0	7.1	6.6	11.0
CREDIT	5,060	21.1	44.5	1.1	15.6	28.2	3.2	.0	8.1	4.0	29.4
TOTAL ALL LINES	963,667	7.2	65.7	9.6	6.2	18.1	2.9	1.1	-.0	-2.0	3.6

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : SOUTH DAKOTA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	39,243	7.4	56.7	10.5	4.8	19.0	2.4	.1	4.6	3.5	9.3
PRIV PASS AUTO PHYS DAMG	34,997	2.0	66.8	8.6	4.6	19.5	2.4	.2	-.6	-1.1	.5
PRIV PASS AUTO TOTAL	74,240	4.9	61.5	9.6	4.7	19.3	2.4	.2	2.1	1.3	5.2
COMM AUTO LIABILITY	13,574	9.5	42.3	6.5	7.3	19.0	2.7	.3	12.5	11.9	18.9
COMM AUTO PHYS DAMG	11,433	2.3	51.7	6.2	6.5	19.9	2.6	.3	6.5	6.9	8.5
COMMERCIAL AUTO TOTAL	25,007	6.2	46.6	6.4	6.9	19.4	2.6	.3	9.7	9.6	14.2
HOMEOWNERS	18,835	3.7	63.5	8.0	4.6	25.9	2.5	.2	-1.4	-2.5	.4
FARMOWNERS	10,851	4.0	64.8	8.1	5.1	24.2	2.7	.0	-1.4	-2.7	.4
COMM MULTIPLE PERIL	20,317	6.7	40.6	7.3	9.6	24.9	2.9	.6	8.4	7.6	12.4
OCEAN AND AIRCRAFT	1,140	5.3	60.9	8.7	4.0	17.7	1.7	.0	4.8	3.7	7.5
FIRE AND ALLIED LINES	40,204	3.7	56.9	7.0	6.8	23.5	2.4	1.0	2.2	1.3	3.9
MEDICAL MALPRACTICE	3,978	21.9	32.3	11.4	4.9	12.0	2.9	.1	19.7	19.7	38.7
OTHER LIABILITY	16,919	16.7	50.2	22.3	7.2	21.1	2.5	.2	2.4	-2.0	10.7
WORKERS COMPENSATION	22,040	13.0	78.4	11.4	6.7	11.2	3.3	3.9	-3.6	-8.1	1.6
GROUP ACCIDENT & HEALTH	5,766	4.2	83.4	4.3	2.3	11.3	1.9	.0	-.6	-1.7	1.7
CREDIT ACCIDENT & HEALTH	192	2.9	67.7	6.2	3.9	31.4	3.3	.0	-5.1	-6.6	-4.6
OTHER ACCIDENT & HEALTH	6,453	3.4	74.9	4.3	4.5	22.6	2.3	.0	-3.3	-4.6	-1.9
FIDELITY AND SURETY	4,522	5.5	68.5	28.1	10.2	36.4	3.4	.0	-20.3	-25.2	-20.9
CREDIT	711	19.2	77.1	3.2	12.3	28.2	2.8	.0	-6.7	-12.7	2.3
TOTAL ALL LINES	251,175	6.6	59.2	9.6	6.1	20.7	2.6	.7	2.2	.7	5.7

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : TENNESSEE

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	248,548	7.8	61.7	10.2	4.9	16.8	2.8	.3	3.0	1.6	8.0
PRIV PASS AUTO PHYS DAMG	215,868	2.3	62.4	7.7	5.0	18.6	2.7	.3	2.0	1.8	3.6
PRIV PASS AUTO TOTAL	464,416	5.2	62.0	9.1	4.9	17.7	2.7	.3	2.6	1.6	6.0
COMM AUTO LIABILITY	77,853	9.9	60.3	10.8	7.0	19.0	3.1	.3	2.2	-.3	7.2
COMM AUTO PHYS DAMG	43,509	2.4	60.8	6.8	6.6	20.5	2.7	.1	1.7	1.3	3.1
COMMERCIAL AUTO TOTAL	121,362	7.2	60.5	9.4	6.8	19.5	3.0	.2	2.0	.3	5.7
HOMEOWNERS	189,873	3.7	71.6	8.2	5.6	22.9	2.8	.2	-4.6	-6.1	-3.0
FARMOWNERS	7,651	2.1	74.5	6.0	9.8	25.5	3.1	.0	-8.3	-10.2	-8.4
COMM MULTIPLE PERIL	121,972	6.7	61.7	9.7	10.5	24.2	2.9	.5	-2.7	-5.1	-.1
OCEAN AND AIRCRAFT	12,066	8.6	38.6	3.9	6.0	18.5	1.6	.0	16.3	16.9	23.6
FIRE AND ALLIED LINES	118,813	4.4	49.0	4.1	9.2	25.3	2.8	.5	5.3	4.9	8.2
MEDICAL MALPRACTICE	6,629	28.5	85.7	18.5	5.2	13.7	2.7	.1	-7.1	-14.0	9.6
OTHER LIABILITY	94,334	19.4	43.1	16.3	7.1	19.1	2.5	.3	10.0	6.2	20.8
WORKERS COMPENSATION	197,223	13.8	73.0	9.2	6.2	8.8	3.5	6.1	.5	-3.6	6.6
GROUP ACCIDENT & HEALTH	20,923	14.1	79.3	3.1	2.5	11.4	1.5	.0	4.2	1.2	12.1
CREDIT ACCIDENT & HEALTH	1,165	5.9	53.4	1.7	4.2	39.9	10.0	.0	-3.2	-5.0	-.2
OTHER ACCIDENT & HEALTH	12,832	5.5	63.7	5.6	5.8	25.0	2.4	.0	.0	-1.4	2.6
FIDELITY AND SURETY	26,140	6.1	34.5	13.5	10.6	32.9	3.0	.0	4.0	5.0	7.6
CREDIT	5,919	17.0	48.7	3.9	14.3	27.0	3.4	.0	4.9	1.4	14.7
TOTAL ALL LINES	1,401,318	7.7	62.0	9.0	6.5	18.9	2.9	1.1	1.6	-.3	5.7

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : TEXAS

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	778,201	6.6	75.3	11.2	4.5	15.1	2.5	1.2	-3.2	-5.3	-.1
PRIV PASS AUTO PHYS DAMG	863,177	2.0	76.3	8.1	4.4	16.0	2.3	1.2	-3.4	-4.5	-3.0
PRIV PASS AUTO TOTAL	1,641,378	4.2	75.8	9.6	4.5	15.6	2.4	1.2	-3.3	-4.9	-1.6
COMM AUTO LIABILITY	349,949	8.2	75.7	12.9	7.5	17.9	2.9	2.2	-6.9	-10.3	-4.1
COMM AUTO PHYS DAMG	214,199	2.4	69.1	7.8	7.0	17.8	2.7	1.5	-2.0	-3.1	-1.3
COMMERCIAL AUTO TOTAL	564,148	6.0	73.2	11.0	7.3	17.9	2.8	1.9	-5.0	-7.6	-3.0
HOMEOWNERS	683,035	3.5	78.9	7.6	5.2	22.9	2.5	.8	-7.6	-9.7	-6.9
FARMOWNERS	26,499	3.7	76.2	5.9	4.6	22.1	2.0	2.0	-5.3	-6.9	-3.8
COMM MULTIPLE PERIL	278,675	5.9	68.5	10.9	10.9	22.0	2.6	2.6	-6.6	-9.5	-5.1
OCEAN AND AIRCRAFT	149,936	7.6	70.5	7.5	5.3	18.4	1.4	.0	.2	-1.7	4.2
FIRE AND ALLIED LINES	655,933	4.5	75.4	7.5	8.2	23.1	2.4	.3	-6.6	-9.1	-5.7
MEDICAL MALPRACTICE	56,114	25.1	50.0	22.8	7.7	6.7	2.3	1.8	10.6	4.7	23.1
OTHER LIABILITY	519,089	15.8	62.3	23.2	7.0	16.2	2.4	2.3	-3.5	-8.4	3.9
WORKERS COMPENSATION	1,350,805	11.2	72.1	10.3	5.4	7.5	3.0	6.3	.4	-2.5	6.2
GROUP ACCIDENT & HEALTH	70,892	12.8	104.8	3.1	2.6	9.0	1.4	-.0	-7.2	-11.3	-.9
CREDIT ACCIDENT & HEALTH	669	8.0	33.3	2.4	8.5	22.3	1.9	.0	15.5	17.0	24.0
OTHER ACCIDENT & HEALTH	26,323	4.3	65.8	7.4	4.6	23.5	2.0	.0	-.6	-1.9	1.4
FIDELITY AND SURETY	98,838	5.9	32.9	7.6	10.8	35.2	3.1	5.4	3.7	2.7	7.2
CREDIT	38,666	19.9	34.1	1.9	13.9	27.5	3.0	.0	13.7	10.6	25.8
TOTAL ALL LINES	6,161,000	7.4	72.6	10.5	6.1	16.5	2.6	2.4	-3.2	-5.8	-.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : UTAH

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	89,095	7.5	66.1	10.6	3.8	19.0	2.7	.3	.4	-1.3	4.6
PRIV PASS AUTO PHYS DAMG	75,004	2.1	57.2	6.3	3.8	20.0	2.7	.3	4.8	5.2	6.9
PRIV PASS AUTO TOTAL	164,099	5.0	62.0	8.7	3.8	19.5	2.7	.3	2.5	1.7	5.6
COMM AUTO LIABILITY	24,980	9.8	67.1	11.5	6.5	19.8	2.9	.3	-1.0	-4.4	2.7
COMM AUTO PHYS DAMG	16,433	2.4	66.8	7.5	7.4	22.4	2.8	.2	-2.6	-3.8	-2.1
COMMERCIAL AUTO TOTAL	41,413	6.9	67.0	9.9	6.8	20.9	2.9	.3	-1.7	-4.2	.8
HOMEOWNERS	45,994	3.8	55.9	5.8	4.2	26.2	2.7	.2	3.0	2.7	5.9
FARMOWNERS	697	4.7	96.6	15.0	3.4	26.9	3.1	.0	-19.4	-24.3	-20.9
COMM MULTIPLE PERIL	36,842	7.0	48.2	9.3	10.9	25.7	3.1	.4	3.1	1.4	6.5
OCEAN AND AIRCRAFT	4,528	7.2	52.2	6.4	14.0	18.4	1.7	.0	5.5	4.0	9.0
FIRE AND ALLIED LINES	28,383	4.7	55.4	5.6	8.9	24.4	2.9	.3	2.4	1.4	4.8
MEDICAL MALPRACTICE	5,788	32.0	129.6	31.9	10.1	5.2	2.7	.1	-29.4	-42.9	-18.1
OTHER LIABILITY	28,034	18.6	23.5	9.7	7.6	19.0	2.6	.2	22.0	20.2	34.0
WORKERS COMPENSATION	24,222	15.4	79.1	12.1	5.6	7.5	3.1	5.3	-1.1	-6.9	3.8
GROUP ACCIDENT & HEALTH	12,088	4.5	87.5	6.5	.7	3.9	.4	.1	1.8	.5	3.7
CREDIT ACCIDENT & HEALTH	150	4.2	52.0	5.3	2.3	30.2	2.6	.0	4.4	4.1	7.5
OTHER ACCIDENT & HEALTH	1,669	4.5	50.3	4.6	4.8	23.4	2.0	.0	7.9	8.0	11.4
FIDELITY AND SURETY	10,108	4.9	25.9	7.0	11.8	34.6	3.2	.0	9.3	9.4	13.1
CREDIT	2,410	22.8	83.3	4.8	10.9	29.0	2.9	.0	-9.4	-10.7	1.3
TOTAL ALL LINES	406,425	7.3	59.3	8.7	5.9	20.3	2.7	.6	2.9	1.3	6.8

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : VERMONT

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHORS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	31,562	8.5	66.3	10.4	5.5	18.4	2.9	.5	.3	-2.1	4.3
PRIV PASS AUTO PHYS DAMG	30,126	2.1	55.7	6.7	5.4	18.5	2.7	.5	5.4	5.6	7.2
PRIV PASS AUTO TOTAL	61,688	5.4	61.1	8.6	5.4	18.4	2.8	.5	2.8	1.6	5.7
COMM AUTO LIABILITY	8,882	9.6	68.5	10.5	7.6	18.7	2.8	.4	-1.5	-4.6	2.5
COMM AUTO PHYS DAMG	6,393	2.3	57.9	6.5	7.1	20.3	2.7	.3	3.0	2.6	4.4
COMMERCIAL AUTO TOTAL	15,275	6.5	64.1	8.8	7.4	19.4	2.8	.4	.4	-1.5	3.3
HOMEOWNERS	28,693	4.7	55.6	7.2	5.9	24.7	2.8	2.4	2.1	.7	4.0
FARMOWNERS	3,756	13.8	59.1	6.0	9.9	15.0	2.4	.0	8.7	4.1	12.7
COMM MULTIPLE PERIL	18,380	7.0	55.1	10.2	9.5	24.1	2.7	1.5	.5	-1.7	3.4
OCEAN AND AIRCRAFT	1,025	7.8	53.4	6.5	7.0	17.9	1.7	.1	8.1	7.3	13.1
FIRE AND ALLIED LINES	17,309	5.0	51.4	4.6	9.0	23.7	2.8	1.1	5.0	4.1	7.6
MEDICAL MALPRACTICE	3,152	34.9	80.7	19.9	5.1	10.3	2.8	4.3	-5.9	-12.5	17.6
OTHER LIABILITY	14,114	18.4	43.2	16.2	7.7	19.6	2.6	.1	9.3	5.7	19.7
WORKERS COMPENSATION	26,936	13.4	80.9	10.0	6.2	8.5	3.5	3.7	-2.4	-6.9	3.0
GROUP ACCIDENT & HEALTH	4,052	6.5	84.8	5.1	4.6	6.7	2.4	.1	-.4	-3.1	1.2
CREDIT ACCIDENT & HEALTH	29	3.7	17.2	1.9	.1	32.3	2.6	.0	22.0	24.8	27.4
OTHER ACCIDENT & HEALTH	1,201	5.7	45.7	3.4	5.8	24.1	2.5	.0	10.0	9.9	14.2
FIDELITY AND SURETY	2,259	6.2	-3.4	-5.1	10.9	32.0	3.0	.0	30.3	33.7	38.4
CREDIT	501	16.6	39.9	2.7	11.8	26.1	3.6	.0	11.6	6.6	21.0
TOTAL ALL LINES	198,370	8.2	60.4	8.8	6.7	18.9	2.8	1.4	2.6	.5	6.6

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : VIRGINIA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	443,457	7.9	72.3	11.3	4.3	15.1	2.8	1.0	-1.6	-3.7	2.7
PRIV PASS AUTO PHYS DAMG	273,347	2.0	57.5	7.2	4.2	16.0	2.8	1.1	5.6	6.1	7.7
PRIV PASS AUTO TOTAL	716,804	5.7	66.7	9.8	4.3	15.4	2.8	1.0	1.1	.0	4.6
COMM AUTO LIABILITY	104,977	9.4	69.6	11.6	7.3	17.9	3.0	.5	-2.2	-5.3	1.8
COMM AUTO PHYS DAMG	46,878	2.2	59.1	6.5	6.8	19.2	2.8	.4	2.9	2.6	4.5
COMMERCIAL AUTO TOTAL	151,855	7.2	66.3	10.0	7.1	18.3	2.9	.4	-.6	-2.6	2.6
HOMEOWNERS	172,776	3.7	66.4	7.8	5.7	21.8	2.9	1.2	-2.0	-3.2	-.2
FARMOWNERS	7,934	3.9	74.6	7.0	3.7	22.9	3.8	.2	-5.0	-6.6	-3.2
COMM MULTIPLE PERIL	123,812	6.8	48.9	8.7	11.3	23.2	2.9	1.0	3.7	2.1	7.0
OCEAN AND AIRCRAFT	16,528	7.5	52.1	5.9	6.8	19.3	1.6	.2	8.4	7.6	13.1
FIRE AND ALLIED LINES	122,579	4.2	48.9	4.1	9.5	23.2	2.9	.9	6.0	5.7	8.8
MEDICAL MALPRACTICE	24,237	21.7	62.2	19.8	5.0	12.3	3.0	.0	1.7	-1.3	17.6
OTHER LIABILITY	104,947	18.8	32.4	11.7	7.2	18.5	2.5	.3	17.4	14.8	28.8
WORKERS COMPENSATION	307,980	14.5	73.0	8.6	5.9	8.0	3.5	3.9	2.2	-1.6	9.3
GROUP ACCIDENT & HEALTH	17,914	9.5	87.8	3.6	2.8	11.1	1.4	.0	-1.2	-3.6	4.0
CREDIT ACCIDENT & HEALTH	1,329	4.3	53.6	5.9	1.3	31.1	2.5	.0	3.5	3.0	6.3
OTHER ACCIDENT & HEALTH	10,358	5.1	63.4	5.8	6.5	24.9	2.6	1.1	-.7	-2.3	1.5
FIDELITY AND SURETY	29,736	6.5	-1.5	.8	11.2	34.5	3.1	.0	25.6	28.0	32.8
CREDIT	9,754	17.5	44.9	2.4	23.5	24.9	3.6	.0	4.2	.4	14.0
TOTAL ALL LINES	1,818,543	8.2	62.1	8.9	6.2	16.7	2.9	1.4	2.7	1.0	7.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : WASHINGTON

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PLHRS %	FEDRL INC TAXES %	UNDER WRING PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	372,126	6.3	78.6	11.4	3.9	15.9	2.3	.4	-4.5	-6.6	-1.6
PRIV PASS AUTO PHYS DAMG	232,144	1.9	65.5	6.8	3.8	16.5	2.3	.5	2.5	2.5	4.0
PRIV PASS AUTO TOTAL	604,270	4.6	73.6	9.7	3.9	16.1	2.3	.4	-1.8	-3.2	.4
COMM AUTO LIABILITY	68,655	9.3	78.6	14.2	7.3	22.1	2.7	.5	-9.5	-13.7	-6.6
COMM AUTO PHYS DAMG	39,576	2.4	53.8	6.6	7.2	23.7	2.7	.4	3.1	3.0	4.8
COMMERCIAL AUTO TOTAL	108,231	6.8	69.5	11.4	7.3	22.7	2.7	.5	-4.9	-7.6	-2.4
HOMEOWNERS	190,633	3.6	67.5	7.8	4.8	23.0	2.5	.4	-2.0	-3.2	-.3
FARMOWNERS	12,346	4.5	69.5	8.7	8.1	24.5	2.3	.0	-5.0	-7.0	-3.4
COMM MULTIPLE PERIL	134,909	6.8	54.3	9.1	9.6	25.7	2.7	1.0	.7	-1.3	3.7
OCEAN AND AIRCRAFT	47,465	10.6	65.1	7.0	6.3	19.3	1.2	.1	3.5	.5	7.9
FIRE AND ALLIED LINES	140,881	4.8	54.9	5.1	7.7	24.1	2.4	.4	3.6	2.9	6.6
MEDICAL MALPRACTICE	35,041	32.8	131.3	30.5	5.0	9.7	2.6	.1	-31.8	-42.6	-14.6
OTHER LIABILITY	115,560	18.0	40.1	18.2	6.6	21.2	2.4	-.1	9.2	6.2	20.3
WORKERS COMPENSATION	25,518	12.3	101.6	12.3	5.0	7.2	3.3	1.9	-10.8	-16.9	-8.3
GROUP ACCIDENT & HEALTH	15,595	15.6	110.9	7.2	2.7	11.2	1.3	.0	-11.8	-18.0	-6.0
CREDIT ACCIDENT & HEALTH	962	7.5	98.0	9.0	.4	24.7	2.7	.0	-14.8	-18.9	-12.7
OTHER ACCIDENT & HEALTH	7,819	7.0	51.4	4.4	6.0	26.9	2.0	.0	6.2	5.0	10.0
FIDELITY AND SURETY	34,861	5.1	58.4	15.3	10.4	37.3	3.0	.0	-9.8	-13.2	-9.6
CREDIT	8,254	17.0	26.3	.6	18.5	29.0	3.0	.0	13.8	12.2	25.7
TOTAL ALL LINES	1,482,345	7.1	67.6	10.2	5.7	20.0	2.4	.4	-1.4	-3.4	2.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : WEST VIRGINIA

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHORS %	FEDRL INC TAXES %	UNDER WRITNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	115,956	7.6	62.6	10.1	5.2	16.0	2.8	.1	2.9	1.8	8.0
PRIV PASS AUTO PHYS DAMG	114,799	2.1	66.1	8.3	4.5	17.0	2.6	.1	1.0	.8	2.5
PRIV PASS AUTO TOTAL	230,755	4.9	64.3	9.2	4.9	16.5	2.7	.1	1.9	1.3	5.3
COMM AUTO LIABILITY	28,071	9.8	76.4	12.2	8.0	19.4	2.9	.2	-6.6	-10.3	-2.7
COMM AUTO PHYS DAMG	19,457	2.2	60.3	7.1	6.9	20.0	2.7	.1	1.8	1.5	3.3
COMMERCIAL AUTO TOTAL	47,528	6.7	69.8	10.1	7.5	19.6	2.8	.2	-3.1	-5.5	-.3
HOMEOWNERS	65,538	4.0	70.4	8.1	6.6	22.1	2.8	.3	-4.0	-5.6	-2.3
FARMOWNERS	2,912	6.0	58.1	6.2	10.8	24.6	2.5	.0	.9	-1.2	2.9
COMM MULTIPLE PERIL	40,340	6.7	58.5	9.7	10.7	22.9	2.9	.9	-1.0	-3.0	2.1
OCEAN AND AIRCRAFT	3,418	7.4	71.9	11.4	4.6	18.8	1.8	.0	-2.0	-4.6	.9
FIRE AND ALLIED LINES	54,653	4.1	60.7	5.9	9.9	24.1	2.8	.7	-.8	-2.2	.8
MEDICAL MALPRACTICE	12,879	28.1	101.2	28.3	4.2	10.8	2.3	.0	-15.8	-25.3	-2.9
OTHER LIABILITY	33,101	18.4	65.2	23.8	8.3	20.5	2.6	.2	-5.0	-11.1	2.9
WORKERS COMPENSATION	1,843	17.3	249.2	22.2	5.1	8.2	3.0	.6	-82.5	-101.8	-68.7
GROUP ACCIDENT & HEALTH	5,509	9.9	82.1	2.8	2.5	14.0	1.1	.0	.9	-1.4	6.5
CREDIT ACCIDENT & HEALTH	943	5.5	124.1	12.7	3.6	28.8	2.3	.0	-31.9	-38.6	-34.1
OTHER ACCIDENT & HEALTH	5,045	5.4	56.3	5.2	6.3	21.6	2.6	.0	4.8	4.3	8.6
FIDELITY AND SURETY	10,765	6.8	28.9	10.9	12.5	33.9	3.1	.0	6.7	5.8	10.8
CREDIT	2,915	20.8	72.0	3.7	11.0	23.4	3.3	.0	-.7	-7.2	6.1
TOTAL ALL LINES	518,144	6.7	65.9	10.2	6.7	19.4	2.7	.3	-1.0	-2.8	2.4

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : WISCONSIN

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	346,283	7.4	59.8	11.0	5.4	17.7	2.2	.1	3.5	2.0	7.6
PRIV PASS AUTO PHYS DAMG	226,415	2.0	64.0	8.1	5.6	17.5	2.2	.1	1.6	1.5	2.9
PRIV PASS AUTO TOTAL	572,698	5.3	61.5	9.9	5.4	17.6	2.2	.1	2.7	1.7	5.8
COMM AUTO LIABILITY	87,313	10.2	59.8	11.1	7.6	18.5	2.8	.6	2.7	-.2	7.2
COMM AUTO PHYS DAMG	48,717	2.5	50.8	5.8	7.1	20.3	2.6	.2	6.8	7.2	9.0
COMMERCIAL AUTO TOTAL	136,030	7.5	56.6	9.2	7.4	19.1	2.7	.4	4.2	2.4	7.8
HOMEOWNERS	168,175	4.0	55.3	6.7	5.7	24.1	2.4	.1	3.5	3.1	6.1
FARMOWNERS	35,699	4.1	63.8	7.8	5.0	22.7	2.0	.0	.8	-.7	2.1
COMM MULTIPLE PERIL	137,472	6.6	44.0	8.0	10.4	23.7	2.8	.8	6.6	5.6	10.4
OCEAN AND AIRCRAFT	9,682	7.0	47.6	4.2	6.2	18.2	1.9	.1	11.8	11.6	17.1
FIRE AND ALLIED LINES	134,072	4.3	45.8	3.9	8.7	21.8	2.5	.7	8.9	9.0	11.9
MEDICAL MALPRACTICE	16,665	35.6	119.8	39.1	5.0	9.4	1.5	1.8	-24.5	-41.5	-16.6
OTHER LIABILITY	174,276	18.7	58.4	26.3	8.6	19.6	2.5	.3	-2.1	-8.4	5.1
WORKERS COMPENSATION	266,604	13.5	66.8	9.6	6.9	9.5	3.2	7.8	2.1	-2.1	7.5
GROUP ACCIDENT & HEALTH	66,169	5.3	78.8	6.0	1.4	8.5	1.2	.0	3.4	2.3	6.0
CREDIT ACCIDENT & HEALTH	890	4.5	70.8	5.0	2.0	31.4	6.5	.0	-6.3	-8.5	-5.0
OTHER ACCIDENT & HEALTH	25,376	4.0	59.2	3.2	5.0	21.7	1.9	.0	5.1	4.9	7.9
FIDELITY AND SURETY	18,738	6.7	29.4	6.2	13.1	31.2	3.3	.0	9.4	9.1	14.1
CREDIT	8,481	22.2	64.9	.9	11.8	24.2	2.8	.0	3.4	-2.5	14.1
TOTAL ALL LINES	1,771,047	8.3	59.3	10.4	6.7	18.0	2.5	1.4	3.0	.9	6.9

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : WYOMING

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	29,193	7.4	64.2	9.4	4.3	18.4	2.5	.2	2.0	.5	6.4
PRIV PASS AUTO PHYS DAMG	43,041	2.0	54.7	6.5	4.4	20.7	2.5	.2	5.4	5.9	7.5
PRIV PASS AUTO TOTAL	72,234	4.1	58.6	7.6	4.4	19.8	2.5	.2	4.0	3.7	7.0
COMM AUTO LIABILITY	11,095	9.3	82.6	14.8	7.4	19.6	2.7	.5	-10.5	-15.1	-8.1
COMM AUTO PHYS DAMG	12,614	2.0	52.6	6.1	7.9	21.1	2.7	.3	4.8	5.0	6.5
COMMERCIAL AUTO TOTAL	23,709	5.4	66.7	10.2	7.7	20.5	2.7	.4	-2.4	-4.4	-.3
HOMEOWNERS	22,144	3.6	45.6	5.4	5.8	23.8	2.7	.1	8.2	6.9	11.4
FARMOWNERS	3,685	3.3	65.5	8.4	8.3	22.3	2.7	.0	-2.6	-4.0	-1.5
COMM MULTIPLE PERIL	22,861	6.9	45.4	7.3	12.3	22.9	3.1	.9	5.7	4.4	9.3
OCEAN AND AIRCRAFT	2,379	6.6	96.6	8.0	5.8	16.2	1.5	.0	-11.5	-15.1	-9.9
FIRE AND ALLIED LINES	21,228	3.9	34.4	2.8	8.9	22.7	2.7	.3	13.9	15.2	18.1
MEDICAL MALPRACTICE	1,780	33.3	174.3	52.1	5.2	9.6	2.8	3.9	-63.4	-79.9	-51.2
OTHER LIABILITY	21,232	18.3	43.7	16.9	7.3	19.4	2.5	.0	9.2	5.5	19.2
WORKERS COMPENSATION	3,255	19.6	186.1	22.0	4.8	6.1	3.1	.6	-51.7	-66.2	-51.3
GROUP ACCIDENT & HEALTH	1,112	11.1	121.1	3.8	2.3	12.9	1.2	.0	-16.6	-22.3	-13.5
CREDIT ACCIDENT & HEALTH	402	2.9	37.3	3.3	3.0	31.6	3.2	.0	10.6	11.6	13.6
OTHER ACCIDENT & HEALTH	1,268	5.0	47.5	5.1	5.2	24.0	2.1	.0	8.6	8.7	12.5
FIDELITY AND SURETY	7,666	5.2	4.8	2.4	12.0	35.1	3.1	.0	20.6	23.0	27.1
CREDIT	1,072	18.5	46.1	1.4	10.0	21.1	2.8	.0	13.2	10.1	23.9
TOTAL ALL LINES	206,027	6.6	54.4	8.5	7.0	21.2	2.7	.3	4.3	3.3	6.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : GUAM

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDERWRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	106	8.5	54.7	13.0	1.1	7.4	2.3	10.4	9.0	6.0	10.6
PRIV PASS AUTO PHYS DAMG	158	3.1	69.0	11.6	1.3	8.9	2.5	8.9	.3	-1.1	.8
PRIV PASS AUTO TOTAL	264	5.3	63.3	12.2	1.2	8.3	2.4	9.5	3.8	1.7	4.7
COMM AUTO LIABILITY	28	6.9	28.6	3.1	27.0	24.6	1.7	.0	8.4	6.1	13.5
COMM AUTO PHYS DAMG	29	2.1	186.2	23.4	15.3	28.4	1.2	.0	-70.4	-83.4	-82.1
COMMERCIAL AUTO TOTAL	57	4.5	108.8	13.4	21.1	26.5	1.4	.0	-31.7	-38.5	-35.1
HOMEOWNERS	25	2.9	.0	.8	7.0	23.5	2.1	.0	31.1	36.0	38.4
FARMOWNERS	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
COMM MULTIPLE PERIL	24	6.3	-16.7	-2.4	11.0	21.7	2.9	.0	39.3	45.1	50.4
OCEAN AND AIRCRAFT	2	4.0	******	******	2.0	11.0	2.5	.0	******	******	******
FIRE AND ALLIED LINES	65	4.0	-730.8	-41.1	2.8	19.3	2.6	.0	391.4	457.4	459.7
MEDICAL MALPRACTICE	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OTHER LIABILITY	29	11.4	-10.3	-6.6	8.2	28.8	3.8	.0	38.3	41.1	49.2
WORKERS COMPENSATION	-7	25.9	542.9	100.0	-23.7	-1.1	11.3	.0	-233.4	-285.9	-270.1
GROUP ACCIDENT & HEALTH	7	1.0	.0	.0	3.4	50.1	2.0	.0	20.7	24.0	24.9
CREDIT ACCIDENT & HEALTH	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OTHER ACCIDENT & HEALTH	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
FIDELITY AND SURETY	120	11.6	-4.2	-1.3	20.0	25.8	2.3	.0	30.1	31.0	39.0
CREDIT	45	7.5	26.9	2.8	40.6	13.5	4.8	.0	7.7	5.0	9.1
TOTAL ALL LINES	631	6.4	-643.7	-53.1	10.8	17.4	2.5	4.0	352.9	411.6	415.7

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : PUERTO RICO

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHORS %	FEDRL INC TAXES %	UNDER WRING PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	20,855	8.8	49.2	8.6	13.4	17.6	2.4	.3	6.4	4.5	10.8
PRIV PASS AUTO PHYS DAMG	37,703	7.4	59.4	8.5	15.4	19.0	2.4	.2	-.1	-2.7	2.5
PRIV PASS AUTO TOTAL	58,558	7.9	55.8	8.6	14.7	18.5	2.4	.3	2.2	-.1	5.5
COMM AUTO LIABILITY	20,579	9.3	59.7	16.9	10.7	22.6	2.0	.2	-2.7	-6.5	-.0
COMM AUTO PHYS DAMG	58,514	6.7	54.8	7.8	6.6	24.0	2.4	.0	4.0	2.4	7.2
COMMERCIAL AUTO TOTAL	79,093	7.4	56.1	10.2	7.6	23.6	2.3	.0	2.3	.1	5.3
HOMEOWNERS	3,934	7.3	66.8	14.3	13.7	25.2	2.1	.0	-7.8	-11.9	-7.0
FARMOWNERS	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
COMM MULTIPLE PERIL	51,790	8.0	49.1	14.7	12.9	21.8	1.9	.0	2.4	-.2	5.2
OCEAN AND AIRCRAFT	8,089	5.2	87.4	43.6	6.5	16.4	.8	.1	-23.8	-24.6	-25.6
FIRE AND ALLIED LINES	38,307	6.4	48.9	9.2	12.3	29.0	2.2	.0	1.5	-.6	3.5
MEDICAL MALPRACTICE	4,131	16.4	-19.4	-6.3	4.0	30.1	1.3	.0	47.4	48.8	59.3
OTHER LIABILITY	21,365	12.5	28.3	8.6	9.6	24.3	2.0	.1	16.1	14.6	23.5
WORKERS COMPENSATION	473	11.5	89.4	14.4	9.2	10.5	2.6	10.1	-14.3	-19.6	-10.5
GROUP ACCIDENT & HEALTH	5,740	5.8	81.5	9.1	4.1	14.5	1.8	.0	-4.1	-5.9	-1.1
CREDIT ACCIDENT & HEALTH	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OTHER ACCIDENT & HEALTH	480	13.3	41.7	3.1	3.7	24.7	.8	.0	16.5	14.1	22.9
FIDELITY AND SURETY	11,689	9.8	66.1	13.3	15.7	30.3	2.1	.2	-9.8	-15.0	-8.2
CREDIT	2,794	25.5	103.8	4.4	10.2	28.1	2.2	.0	-17.9	-26.3	-5.4
TOTAL ALL LINES	286,443	8.2	53.1	11.2	11.1	23.0	2.1	.1	2.1	-.4	5.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1981 PROFITABILITY RESULTS (000 OMITTED) 4/13/82
STATE : U.S. VIRGIN ISLANDS

LINE OF BUSINESS	PREMIUMS EARNED (= 100%)	INVST GAIN %	LOSS INC %	LOSS ADJ EXP %	GEN EXP %	SALES EXP %	TAXES LIC & FEES %	DIV TO PHDRS %	FEDRL INC TAXES %	UNDER WRTNG PROF %	OPER PROF %
PRIV PASS AUTO LIABILITY	727	8.3	118.4	27.2	5.1	21.5	3.4	.4	-33.7	-41.1	-34.1
PRIV PASS AUTO PHYS DAMG	359	3.2	94.7	14.4	4.3	18.5	2.9	.6	-15.8	-19.1	-16.3
PRIV PASS AUTO TOTAL	1,086	6.6	110.6	22.9	4.8	20.5	3.3	.5	-27.7	-33.8	-28.2
COMM AUTO LIABILITY	432	8.6	17.1	14.2	5.4	22.9	2.2	.0	19.3	20.6	27.4
COMM AUTO PHYS DAMG	277	5.9	92.8	4.2	3.3	24.8	2.0	.0	-11.4	-14.6	-9.8
COMMERCIAL AUTO TOTAL	709	7.5	46.7	10.3	4.6	23.7	2.2	.0	7.3	6.8	12.8
HOMEOWNERS	215	3.5	66.5	9.8	7.4	28.2	2.5	.0	-5.6	-7.7	-5.3
FARMOWNERS	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
COMM MULTIPLE PERIL	434	8.8	119.1	20.9	7.4	25.1	2.1	.0	-31.6	-40.3	-34.3
OCEAN AND AIRCRAFT	154	3.6	12.3	.8	2.6	22.1	.5	.0	29.3	33.2	35.9
FIRE AND ALLIED LINES	1,461	3.2	34.8	4.7	13.9	22.4	2.5	.0	10.8	11.7	14.2
MEDICAL MALPRACTICE	355	16.5	81.1	21.0	2.7	30.0	.7	.0	-10.3	-19.2	-8.8
OTHER LIABILITY	1,357	11.9	140.5	66.8	8.0	17.3	2.7	.0	-59.5	-73.1	-64.0
WORKERS COMPENSATION	-13	12.2	46.2	6.2	8.9	12.4	3.8	.0	11.6	12.2	23.2
GROUP ACCIDENT & HEALTH	25	17.4	280.0	4.9	2.3	5.5	1.4	.0	-86.1	-104.8	-90.5
CREDIT ACCIDENT & HEALTH	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OTHER ACCIDENT & HEALTH	79	10.6	-25.3	-1.9	8.2	30.6	1.9	.0	42.6	46.7	54.4
FIDELITY AND SURETY	149	6.5	-4.7	-1.5	10.4	37.9	2.8	.0	27.1	29.7	34.4
CREDIT	19	24.1	42.1	.9	10.3	22.1	2.9	.0	15.8	11.7	30.0
TOTAL ALL LINES	6,030	7.8	62.2	24.6	6.0	22.3	2.5	.1	-16.3	-21.4	-15.6

APRIL 13, 1982

COMPANIES NOT INCLUDED IN 1981 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS	COMPANY NAME	DOM	STATUS	COMPANY NAME	DOM	STATUS
ADENA SYNDICATE INC	NY	STMT NOT RECD	AUTO CLUB INS ASSN	MI	IEE NOT RECD	CONSTANCE INS CO	CT	STMT NOT RECD
AETNA LLOYDS OF TEXAS I	TX	STMT NOT RECD	AVIATION INS PROFESSION	OK	STMT NOT RECD	CONSTITUTION STATE INS	CT	ST PGS NOT RECD
AETNA REINSURANCE CO	DE	ST PGS NOT RECD	BALTICA SKANDINAVIA REI	NY	ST PGS NOT RECD	CONSUMERS COUNTY MUTUAL	TX	STMT NOT RECD
AGENTS MUTUAL INS CO	AR	STMT NOT RECD	BARABOO MUTUAL FIRE INS	WI	STMT NOT RECD	CONTINENTAL INS CO OF C	CA	WAIVED
AGF REINSURANCE CO	NY	ST PGS NOT RECD	BATTLE CREEK MUTUAL INS	NE	IEE NOT RECD	CONTINENTAL INS OF MI I	MI	STMT NOT RECD
AGRICULTURAL MUTUAL INS	IA	IEE NOT RECD	BEDFORD COUNTY MUTUAL F	VA	STMT NOT RECD	CONTINENTAL REINSURANCE	CA	ST PGS NOT RECD
AIG MULTI-LINE SYNDICAT	DE	ST PGS NOT RECD	BLUE CROSS & BLUE SHIEL	SC	IN PROCESS	COPENHAGEN REINSURANCE	NY	ST PGS NOT RECD
ALLIANZ SYNDICATE INC	NY	IEE NOT RECD	BOILER INSPECTION & INS	CN	WAIVED	CORDES INS CO	OK	STMT NOT RECD
ALLSTATE INS CO OF CANA	CN	WAIVED	BRENTWOOD INS CO	AZ	ST PGS NOT RECD	CPA INS CO	MI	STMT NOT RECD
ALTE LEIPZIGER US BR	NY	ST PGS NOT RECD	C U HOMELAND INS CO	MA	ST PGS NOT RECD	CROP INS PROTECTIVE ASN	CO	STMT NOT RECD
AMERICAN CENTRAL INS CO	MO	ST PGS NOT RECD	C U SYNDICATE INC	MA	ST PGS NOT RECD	CRUSADER INS CO	NH	ST PGS NOT RECD
AMERICAN COLONIAL INS C	NY	IEE NOT RECD	CALIFORNIA STANDARD IND	CA	STMT NOT RECD	CU QUALITY INS CO	IL	ST PGS NOT RECD
AMERICAN COLONIAL INS C	AL	IEE NOT RECD	CAMP HILL INS CO	PA	STMT NOT RECD	CUSTER COUNTY MUTUAL PR	CO	STMT NOT RECD
AMERICAN ENTERPRISE INS	NY	STMT NOT RECD	CANADIAN SURETY CO	CN	WAIVED	DAN RIVER FARMERS MUTUA	VA	STMT NOT RECD
AMERICAN EUROPEAN REINS	DE	ST PGS NOT RECD	CANDOR SYNDICATE INC	NY	IEE NOT RECD	DANBURY MUTUAL FIRE INS	CT	STMT NOT RECD
AMERICAN FREEDOM INS CO	MI	STMT NOT RECD	CAPITAL FIRE INS CO	NH	ST PGS NOT RECD	DECATUR INS CO	AR	STMT NOT RECD
AMERICAN FRONTIER INS C	GA	ST PGS NOT RECD	CAPITOL BOND & INS CO	CA	STMT NOT RECD	DELAWARE MED MAL INS	DE	STMT NOT RECD
AMERICAN GLOBAL INS CO	NH	ST PGS NOT RECD	CAPITOL COUNTY MUTUAL F	TX	IEE NOT RECD	DELAWARE STATE GRANGE M	DE	STMT NOT RECD
AMERICAN HALLMARK INS C	OK	STMT NOT RECD	CAPITOL LAND TITLE INS	WI	STMT NOT RECD	DENVER INS CO INC	CO	STMT NOT RECD
AMERICAN HEALTH & ACCID	PA	STMT NOT RECD	CAPRI INS CO	MT	ST PGS NOT RECD	DIOCESAN INTERINSURANCE	MO	WAIVED
AMERICAN INDUSTRIES FIR	TX	STMT NOT RECD	CENTRAL LLOYDS	TX	IEE NOT RECD	DISTRICT OF COLUMBIA PR	DC	STMT NOT RECD
AMERICAN INTER FIDELITY	IN	IEE NOT RECD	CENTRAL PLAINS INS CO I	KS	ST PGS NOT RECD	DOME INS CO INC	VI	STMT NOT RECD
AMERICAN MEDICAL ASR CO	IL	ST PGS NOT RECD	CHESAPEAKE CASUALTY INS	CO	STMT NOT RECD	DOMINION INS CO OF AMER	NY	ST PGS NOT RECD
AMERICAN MUTUAL INS CO	OR	WAIVED	CHINA AMERICA INS CO LT	NY	STMT NOT RECD	DOMINION INS CORP	CN	WAIVED
AMERICAN MUTUAL INS CO	AR	IEE NOT RECD	CHUBB INS CO OF NEW JER	NJ	STMT NOT RECD	DOVER INS CO	DE	STMT NOT RECD
AMERICAN MUTUAL REINSUR	IL	ST PGS NOT RECD	CI-WISCONSIN INS CORP	WI	STMT NOT RECD	E F HUTTON INS CO	AZ	STMT NOT RECD
AMERICAN OVERSEAS REINS	PA	ST PGS NOT RECD	CITATION INS CO	MA	ST PGS NOT RECD	EAGLE PACIFIC INS CO	WA	STMT NOT RECD
AMERICAN RESOURCES INS	AL	IEE NOT RECD	CLIFTON CASUALTY INS CO	CO	STMT NOT RECD	EASTERN FIRE & CASUALTY	SC	WAIVED
AMERICAN SPECIAL RISK I	GA	IEE NOT RECD	CLINTON MUTUAL PLATE GL	IA	STMT NOT RECD	EMC REINSURANCE CO	IA	ST PGS NOT RECD
AMERICAN STATES LLOYDS	TX	IEE NOT RECD	COACHMAN INS CO	CO	STMT NOT RECD	ENNIA REINSURANCE CO OF	NY	ST PGS NOT RECD
AMERICAN UNDERWRITERS I	AR	IEE NOT RECD	COLINCO INC	CO	STMT NOT RECD	EPIC CORP	DE	IEE NOT RECD
AMERICAN UNION INS CO	MN	IEE NOT RECD	COLOGNE REINSURANCE CO	CT	ST PGS NOT RECD	EQUITABLE FIRE INS CO	SC	IEE NOT RECD
AMERICAN UNION INS CO U	NY	ST PGS NOT RECD	COLONIAL COOPERATIVE IN	NY	STMT NOT RECD	EQUITABLE MUTUAL ASR CO	MO	STMT NOT RECD
AMERICAN WAY CASUALTY C	DE	STMT NOT RECD	COLONIAL LLOYDS	TX	STMT NOT RECD	EQUITY FIRE AND CASUALT	OK	STMT NOT RECD
AMI MORTGAGE INS CO	CA	ST PGS NOT RECD	COLONIAL PENN INS CO	PA	ST PGS NOT RECD	EVANSTON REINSURANCE CO	IL	ST PGS NOT RECD
AMIC CREDIT INS CO	NC	ST PGS NOT RECD	COLORADO CASUALTY INS C	CO	STMT NOT RECD	EXCESS & CASUALTY REI A	NY	STMT NOT RECD
ANDERSON LLOYD INS CO	TX	STMT NOT RECD	COLUMBINE CASUALTY CO	CO	STMT NOT RECD	EXCESS & TREATY REINSUR	NY	ST PGS NOT RECD
ANECO SYNDICATE LTD	NY	IEE NOT RECD	COMMERCE & INDUSTRY INS	CN	WAIVED	EXCESS MUTUAL REINSURAN	DE	ST PGS NOT RECD
ANEX SYNDICATE INC	DE	ST PGS NOT RECD	COMMERCIAL MUTUAL INS C	NY	STMT NOT RECD	F I A INS CO	NJ	IEE NOT RECD
ARMCO REINSURANCE CO	WI	ST PGS NOT RECD	COMMERCIAL MUTUAL SURET	NE	WAIVED	FARMERS AUTOMOBILE INS	IL	IEE NOT RECD
ARMED FORCES COOP INSUR	KS	ST PGS NOT RECD	COMMONWEALTH COUNTY MUT	TX	IEE NOT RECD	FARMERS MORGAN COUNTY P	CO	STMT NOT RECD
ARMED FORCES INS EXCHAN	KS	STMT NOT RECD	COMMONWEALTH INS CO US	DE	STMT NOT RECD	FARMERS MUTUAL F I C OF	DE	STMT NOT RECD
ARMS INS CO INC	CO	STMT NOT RECD	COMMONWEALTH MUTUAL FIR	VA	STMT NOT RECD	FARMERS MUTUAL F I C OF	OK	STMT NOT RECD
ARROYO INS CO	CO	STMT NOT RECD	COMPAC INS CO	CA	ST PGS NOT RECD	FARMERS MUTUAL F I C OF	MO	WAIVED
ASSOCIATION CASUALTY	TX	STMT NOT RECD	COMPANIA ANONIMA DE SEG	DE	IEE NOT RECD	FARMERS MUTUAL F I C OF	NJ	IN PROCESS
ATHENA ASSURANCE CO	MN	STMT NOT RECD	COMPANIA MUTUAL DE FIAN	PR	STMT NOT RECD	FARMERS MUTUAL F I C OF	CA	STMT NOT RECD
ATLANTIC BONDING CO	MD	STMT NOT RECD	COMPANION ASSURANCE CO	VI	STMT NOT RECD	FARMERS MUTUAL F I C OF	TX	STMT NOT RECD
AUGUSTA MUTUAL FIRE INS	VA	STMT NOT RECD	CONSOLIDATED FIRE & CAS	CN	WAIVED	FARMERS MUTUAL F I C OF	VA	STMT NOT RECD
AUTO CLUB CAS INS CO	MI	IEE NOT RECD	CONSOLIDATED INS ASN	TX	STMT NOT RECD	FARMERS MUTUAL INS ASN	IA	STMT NOT RECD
AUTO CLUB GRP INS CO	MI	IEE NOT RECD	CONSOLIDATED LLOYDS	TX	STMT NOT RECD	FARMERS MUTUAL INS CO	OK	STMT NOT RECD

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COMPANIES NOT INCLUDED IN 1981 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
FARMERS MUTUAL INS CO O	MO	WAIVED
FARMERS UNION INS CO	OK	STMT NOT RECD
FARMINGTON CASUALTY CO	CT	STMT NOT RECD
FEDERAL FIRE INS CO OF	CN	WAIVED
FEDERATED GUARANTY GENE	AL	STMT NOT RECD
FEDERATED REINSURANCE C	NY	ST PGS NOT RECD
FIDELITY & DEPOSIT CO O	MD	ST PGS NOT RECD
FIDELITY INS CO OF CANA	CN	WAIVED
FIDELITY SOUTHERN INS C	TX	IEE NOT RECD
FINANCIAL GUARANTY INS	NC	STMT NOT RECD
FINANCIAL SERVICES INS	CO	STMT NOT RECD
FIRE INS CO OF CANADA	CN	WAIVED
FIREMANS FUND INS CO OF	AR	ST PGS NOT RECD
FIREMANS FUND INS CO OF	CN	WAIVED
FIRST AMERICAN INS CO	MO	ST PGS NOT RECD
FIRST CALIFORNIA PROP &	CA	STMT NOT RECD
FIRST FIRE & CASUALTY I	HI	STMT NOT RECD
FIRST ILLINOIS REINSURA	IL	ST PGS NOT RECD
FIRST INDEMNITY INS OF	HI	STMT NOT RECD
FIRST NEW YORK SYNDICAT	NY	IEE NOT RECD
FIRST OF GEORGIA UNDERW	GA	IEE NOT RECD
FIRST REINSURANCE CO OF	CT	ST PGS NOT RECD
FIRST SECURITY INS CO	DE	ST PGS NOT RECD
FIRST STATE SYNDICATE I	DE	STMT NOT RECD
FIVE B-U INS CORP	WI	STMT NOT RECD
FLORIDA JUA	FL	STMT NOT RECD
FLORIDA MEDICAL MALPRAC	FL	STMT NOT RECD
FMI INS CO	NJ	IN PROCESS
FOOD INDUSTRY INS EXCHA	TX	IEE NOT RECD
FOREMOST LLOYDS OF TEXA	TX	STMT NOT RECD
FOREMOST MORTGAGE INS C	MI	STMT NOT RECD
FRANKLIN MUTUAL INS CO	NJ	IN PROCESS
FRANKONA REINSURANCE CO	MO	STMT NOT RECD
FREMONT REINSURANCE CO	CA	ST PGS NOT RECD
FUJI FIRE & MARINE INS	IL	ST PGS NOT RECD
GALAXY REINSURANCE CO	NY	ST PGS NOT RECD
GAMMA REINSURANCE CO CA	DE	ST PGS NOT RECD
GAN ANGLO-AMERICAN INS	NY	ST PGS NOT RECD
GARDEN INSURANCE CO	CO	STMT NOT RECD
GEICO ANNUITY & INS CO	DE	STMT NOT RECD
GENERAL ACCIDENT INS CO	PA	ST PGS NOT RECD
GENERAL FINANCIAL INS C	IL	STMT NOT RECD
GENERAL I C OF TRIESTE	NY	ST PGS NOT RECD
GENERAL INDEMNITY INS C	TX	IEE NOT RECD
GENERAL SECURITY ASR CO	NY	ST PGS NOT RECD
GERLING AMERICA INS CO	NY	STMT NOT RECD
GERLING GLOBAL REI CORP	NY	ST PGS NOT RECD
GERLING INTERNATIONAL I	DE	ST PGS NOT RECD
GRAYSON-CARROLL-WYTHE M	VA	STMT NOT RECD
GREAT ATLANTIC NATIONAL	GA	ST PGS NOT RECD
GREAT INDEMNITY INS CO	PR	STMT NOT RECD
GREAT LAKES INS CO	OH	ST PGS NOT RECD
GREAT LAKES PROTECTIVE	OH	STMT NOT RECD
GREENWAY INS CO	CO	STMT NOT RECD
GREENWICH INS CO	DE	ST PGS NOT RECD
GROUP UNDERWRITERS MUTU	MO	STMT NOT RECD
GROVELAND MUTUAL INS CO	MA	WAIVED
GUARANTY COUNTY MUTUAL	TX	IEE NOT RECD
GUARDIAN CASUALTY CO	MO	STMT NOT RECD
GUILDERLAND MUTUAL REIN	NY	ST PGS NOT RECD
HAMBURG INTL REIN CO US	FL	STMT NOT RECD
HANOVER LLOYDS INS CO	TX	STMT NOT RECD
HANSA REINSURANCE CO OF	NY	ST PGS NOT RECD
HANSECO INS CO	DE	ST PGS NOT RECD
HANSECO REINSURANCE CO	DE	ST PGS NOT RECD
HAVICAN INS CO	CO	STMT NOT RECD
HAWAII JUA	HI	STMT NOT RECD
HAWAIIAN UNDERWRITERS I	HI	STMT NOT RECD
HEALTH CARE INDEMNITY I	CO	STMT NOT RECD
HEALTH PROVIDERS INS CO	IL	ST PGS NOT RECD
HEARTLAND GROUP INC	NY	IEE NOT RECD
HENRICO MUTUAL FIRE INS	VA	STMT NOT RECD
HERITAGE INDEMNITY CO	CA	ST PGS NOT RECD
HERMANN TOWN MUTUAL FIR	MO	WAIVED
HOLBORN REINSURANCE CO	CO	STMT NOT RECD
HOLLAND-AMERICA LLOYDS	MO	ST PGS NOT RECD
HOME INS CO OF WI	WI	STMT NOT RECD
HOME OWNERS INS CO	PR	IEE NOT RECD
HOME RE SYNDICATE INC	NY	STMT NOT RECD
HOME REINSURANCE CO	NH	ST PGS NOT RECD
HOME STATE COUNTY MUTUA	TX	STMT NOT RECD
HOMESTEAD INS CO	NE	IEE NOT RECD
HOSPITAL MUTUAL INS CO	NE	WAIVED
HOSPITAL UNDERWRITING G	TN	STMT NOT RECD
HOW INSURANCE CO	DE	ST PGS NOT RECD
ICS ASSURANCE CO	AZ	ST PGS NOT RECD
IDAHO STATE INS FUND	ID	IEE NOT RECD
ILLINOIS MUTUAL PLATE G	IL	IEE NOT RECD
INA COUNTY MUTUAL INS C	TX	IEE NOT RECD
INA EMPLOYERS INS CO	DE	ST PGS NOT RECD
INA INTERNATIONAL INS C	DE	ST PGS NOT RECD
INA REINSURANCE CO	DE	ST PGS NOT RECD
INDUSTRIAL COUNTY MUTUA	TX	IEE NOT RECD
INS CO OF COLORADO INC	CO	STMT NOT RECD
INS CO OF MARYLAND	MD	ST PGS NOT RECD
INS CO OF OHIO	OH	STMT NOT RECD
INS CO OF THE WEST OF A	AZ	STMT NOT RECD
INS CORPORATION OF HANN	IL	ST PGS NOT RECD
INS CORPORATION OF IREL	NY	ST PGS NOT RECD
INTERAMERICA REINSURANC	NY	ST PGS NOT RECD
INTERAMERICANA CO DE SE	PR	IEE NOT RECD
INTERGROUP PREPAID HEA	MI	ST PGS NOT RECD
INTERNATIONAL AMERICAN	DE	ST PGS NOT RECD
INTERNATIONAL CARGO & S	WA	ST PGS NOT RECD
INTERNATIONAL LLOYDS IN	TX	STMT NOT RECD
INTERSTATE INDEMNITY CO	CO	STMT NOT RECD
INTERSTATE MUTUAL FIRE	VA	STMT NOT RECD
INVESTORS MORTGAGE INS	IL	IN PROCESS
INVESTORS MORTGAGE INS	MI	IEE NOT RECD
IOWA FAIR PLAN	IA	STMT NOT RECD
IOWA MENNONITE MUTUAL A	IA	STMT NOT RECD
J&M WF SYNDICATE A	NY	IEE NOT RECD
JOINT INS ASN	MO	STMT NOT RECD
K M INS CO	TX	ST PGS NOT RECD
KANSAS ALL INDUSTRY PLA	KS	STMT NOT RECD
KANSAS HEALTH CARE PLAN	KS	STMT NOT RECD
KCC NEW YORK SYNDICATE	NY	IEE NOT RECD
KEMPER LLOYDS INS CO	TX	STMT NOT RECD
KEMPER REINSURANCE CO	IL	ST PGS NOT RECD
KENTUCKY MEDICAL INS CO	KY	IEE NOT RECD
KENTUCKY PROPERTY INS P	KY	STMT NOT RECD
KEYSTONE STUDENT INS CO	TX	STMT NOT RECD
LA MERIDIONAL CO ARGENT	DE	ST PGS NOT RECD
LENCO MUTUAL INS CO	PA	IEE NOT RECD
LINCOLN NATIONAL REINSU	IN	ST PGS NOT RECD
LITCHFIELD MUTUAL FIRE	CT	IEE NOT RECD
LIVINGSTON MUTUAL INS C	NY	STMT NOT RECD
LLOYDS INS CO	CT	STMT NOT RECD
LLOYDS OF THE SOUTHWEST	WA	STMT NOT RECD
LLOYDS REGISTER INDL SV	DE	STMT NOT RECD
LOMBARDY INS CO	CO	STMT NOT RECD
LONDON CANADA INS CO	CN	WAIVED
LONDON GUARANTEE & ACCI	DE	IEE NOT RECD
LONE STAR INDEMNITY CO	CO	STMT NOT RECD
LOUDON MUTUAL INS CO	VA	STMT NOT RECD
LOUISIANA FARM BUREAU C	LA	IEE NOT RECD
LUMBERMENS RECIPROCAL I	AR	STMT NOT RECD
MAIDEN LANE SYNDICATE	NY	IEE NOT RECD
MAINE MEDICAL & HOSPITA	ME	ST PGS NOT RECD
MARINE REINSURANCE CORP	FL	ST PGS NOT RECD
MARYLAND STATE ACCIDENT	MD	STMT NOT RECD
MASSACHUSETTS PROP INS	MA	WAIVED
MAX MARTINEZ FUNERAL IN	TX	STMT NOT RECD
MEDICAL LIAB MUTUAL INS	NE	WAIVED
MEDICAL MALPRACTICE JUA	MA	WAIVED
MEDICAL MALPRACTICE JUA	RI	WAIVED
MEDICAL MUTUAL OF CLEVE	OH	STMT NOT RECD
MENNONITE INDEMNITY INC	PA	ST PGS NOT RECD
MERCANTILE & GEN REI CO	NY	ST PGS NOT RECD
MERCED COUNTY MUTUAL FI	CA	IEE NOT RECD

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COMPANIES NOT INCLUDED IN 1981 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS	COMPANY NAME	DOM	STATUS	COMPANY NAME	DOM	STATUS
MERCER MUTUAL INS CO	NJ	IN PROCESS	NISSAN F&M INS CO&GRT A	OH	ST PGS NOT RECD	PINKERTONS INS CO	IN	STMT NOT RECD
MERCHANTS & MANUFACTURE	OH	STMT NOT RECD	NORDIC UNION REINSURANC	DE	ST PGS NOT RECD	PIONEER INSURANCE CO	WI	ST PGS NOT RECD
MERCURY INDEMNITY CO	CA	IEE NOT RECD	NORMAN INS CO LIMITED U	NY	ST PGS NOT RECD	PMA REINSURANCE CORP	PA	ST PGS NOT RECD
MERITPLAN INS CO	CA	IEE NOT RECD	NORTH AMERICAN REINSURA	NY	ST PGS NOT RECD	POTOMAC INS CO OF IL	PA	ST PGS NOT RECD
METROPOLITAN CASUALTY C	DE	STMT NOT RECD	NORTH CAROLINA GRANGE M	NC	IEE NOT RECD	PREFERRED EMPLOYERS INS	TX	ST PGS NOT RECD
METROPOLITAN GENERAL IN	DE	ST PGS NOT RECD	NORTH STAR SYNDICATE IN	DE	IEE NOT RECD	PRESIDIO INS CO	IL	ST PGS NOT RECD
MGIC ASSURANCE CORP	WI	ST PGS NOT RECD	NORTHEASTERN FIRE INS C	PA	ST PGS NOT RECD	PRIME INS CORP	CO	STMT NOT RECD
MGIC CREDIT INS CORP	WI	ST PGS NOT RECD	NORTHEASTERN INS CO OF	CT	ST PGS NOT RECD	PRINCE GEORGE MUTUAL FI	VA	STMT NOT RECD
MGIC REINSURANCE CORP	WI	ST PGS NOT RECD	NORTHERN COUNTY MUTUAL	TX	IEE NOT RECD	PRODUCERS LLOYDS INS CO	TX	STMT NOT RECD
MILBANK INS CO	SD	STMT NOT RECD	NORTHERN NECK MUTUAL FI	VA	STMT NOT RECD	PRODUCERS PROTECTIVE AS	CO	WAIVED
MILLERS CASUALTY INS CO	DE	STMT NOT RECD	NORTHWESTERN NTL SURETY	WI	ST PGS NOT RECD	PROFESSIONAL INS EXCHAN	UT	IEE NOT RECD
MILLERS GENERAL INS CO	MO	STMT NOT RECD	NRG AMERICA SYNDICATE I	DE	ST PGS NOT RECD	PROGRESSIVE COUNTY AUTO	TX	IEE NOT RECD
MILLERS MUTUAL FIRE INS	TX	STMT NOT RECD	NWNL REINSURANCE CO	MN	ST PGS NOT RECD	PROVIDENCE INS CO	DE	ST PGS NOT RECD
MILWAUKEE SAFEGUARD INS	WI	STMT NOT RECD	OAKLEY-METCALF INS CO	TX	STMT NOT RECD	PROVIDERS PROTECTIVE IN	GU	STMT NOT RECD
MINNESOTA INDEMNITY INC	MN	IEE NOT RECD	OCEAN MARINE INDEMNITY	LA	STMT NOT RECD	PRUDENTIAL COMMERCIAL I	DE	ST PGS NOT RECD
MINNESOTA PROPERTY INS	MN	STMT NOT RECD	OHIO BUREAU OF WORKERS'	OH	STMT NOT RECD	PUBLIC INVESTORS FIRE I	LA	STMT NOT RECD
MISSISSIPPI INS UNDERWR	MS	STMT NOT RECD	OHIO REINSURANCE CORP	OH	ST PGS NOT RECD	PUERTO RICO F & ALLD LI	PR	STMT NOT RECD
MISSISSIPPI TEMPORARY J	MS	STMT NOT RECD	OKLAHOMA PROPERTY & CAS	OK	STMT NOT RECD	PUERTO RICO FIRE & CASU	PR	STMT NOT RECD
MISSOURI JUA	MO	WAIVED	OLD AMERICAN CTY MUTUAL	TX	IEE NOT RECD	PUERTO RICO JUA	PR	STMT NOT RECD
MISSOURI PROPERTY INS P	MO	WAIVED	OLD FAITHFUL CTY MUTUAL	TX	IEE NOT RECD	RAMSEY INS CO	NV	STMT NOT RECD
MONY REINSURANCE CORP	DE	ST PGS NOT RECD	OLD HICKORY INS CO	TN	IEE NOT RECD	REALEX GROUP N V	NY	IEE NOT RECD
MOUNT CARROLL MUTUAL FI	IL	STMT NOT RECD	OLD RELIABLE CAS CO	MO	ST PGS NOT RECD	RED SHIELD INS CO	WA	STMT NOT RECD
MOUNTAINVIEW INS CO	CO	IEE NOT RECD	OLD UNITED CAS CO	TX	STMT NOT RECD	REGAL INS CO	CO	STMT NOT RECD
MSJ INS CO	CO	STMT NOT RECD	OMEGA CONTACT LENS INS	TX	STMT NOT RECD	REGAL INS CO	LA	STMT NOT RECD
MULTI-MEDICAL INS CO	IL	STMT NOT RECD	OMNI INSURANCE COMPANY	GA	ST PGS NOT RECD	REGIS INS CO	PA	IEE NOT RECD
MUNICH AMERICAN REINSUR	NY	ST PGS NOT RECD	ORMOND REINSURANCE CO	FL	ST PGS NOT RECD	REINSURANCE CO OF AMERI	IL	ST PGS NOT RECD
MUNICH REINSURANCE CO U	NY	ST PGS NOT RECD	PACIFIC AUTOMOBILE INS	CA	STMT NOT RECD	REPUBLIC MORTGAGE INS C	FL	ST PGS NOT RECD
MUTUAL ASR SOC AG F ON	VA	STMT NOT RECD	PACIFIC MARINE INS CO	AK	STMT NOT RECD	REPUBLIC VANGUARD INS C	AZ	STMT NOT RECD
MUTUAL ASSURANCE CO	PA	ST PGS NOT RECD	PACIFIC REINSURANCE COR	MO	ST PGS NOT RECD	REPUBLIC VANGUARD REINS	TX	ST PGS NOT RECD
MUTUAL FIRE INS ASN	VA	STMT NOT RECD	PALADIN REINSURANCE COR	NY	ST PGS NOT RECD	RESOLUTE REINSURANCE CO	NY	ST PGS NOT RECD
MUTUAL SPREAD LOSS REIN	WI	STMT NOT RECD	PAN ATLANTIC AND OTHERS	NY	IEE NOT RECD	RHODE ISLAND JOINT REIN	RI	WAIVED
NASSAU INS CO	NY	ST PGS NOT RECD	PARAMOUNT INS CO	NY	IEE NOT RECD	RISK CONTROL ASSOCIATES	MO	STMT NOT RECD
NATIONAL CAPITAL RECIPR	DC	STMT NOT RECD	PARTHENON INS CO	TN	STMT NOT RECD	ROCKINGHAM MUTUAL INS C	VA	STMT NOT RECD
NATIONAL COUNTY MUTUAL	TX	IEE NOT RECD	PATRICK COUNTY FMRS M I	VA	STMT NOT RECD	ROYAL SURPLUS LINES INS	CT	STMT NOT RECD
NATIONAL EXCESS INS CO	CA	ST PGS NOT RECD	PATRICK HENRY INS CO	AZ	ST PGS NOT RECD	RUTGERS CASUALTY CO	NJ	STMT NOT RECD
NATIONAL FIRE & CASUALT	IN	IEE NOT RECD	PATRONS FIRE INS CO OF	RI	STMT NOT RECD	SAGAMORE INS CO	IN	ST PGS NOT RECD
NATIONAL GENERAL INS CO	MS	IEE NOT RECD	PEKIN INS CO	IL	IEE NOT RECD	SAIF CORP OF OREGON	OR	STMT NOT RECD
NATIONAL REINSURANCE CO	DE	ST PGS NOT RECD	PENN CASUALTY INS CO	DE	ST PGS NOT RECD	SAINT PAUL ATHENA INS C	MN	ST PGS NOT RECD
NEUMANN INS CO	CO	STMT NOT RECD	PENNSYLVANIA MANUFACTUR	PA	WAIVED	SAINT PAUL FIRE & CAS I	WI	STMT NOT RECD
NEVADA MEDICAL LIABILIT	NV	STMT NOT RECD	PENNSYLVANIA REINSURANC	PA	ST PGS NOT RECD	SAINT PAUL GUARDIAN INS	MN	IEE NOT RECD
NEW HAMPSHIRE MEDICAL M	NH	STMT NOT RECD	PENNSYLVANIA SURFACE CO	PA	ST PGS NOT RECD	SAINT PAUL INDEMNITY	IN	STMT NOT RECD
NEW HURON INS CO	IN	STMT NOT RECD	PHILADELPHIA REINSURANC	PA	ST PGS NOT RECD	SAINT PAUL INS CO	TX	IEE NOT RECD
NEW JERSEY INS UNDERWRI	NJ	STMT NOT RECD	PHOENIX ASR CO OF NEW Y	NH	IEE NOT RECD	SAINT PAUL INS CO OF SO	ND	STMT NOT RECD
NEW JERSEY RE-INSURANCE	NJ	ST PGS NOT RECD	PHOENIX GENERAL INS CO	CT	ST PGS NOT RECD	SAINT PAUL LLOYDS	TX	IEE NOT RECD
NEW MEXICO PHYSICIANS M	NM	IEE NOT RECD	PHYSICIANS INS CO OF IN	IN	STMT NOT RECD	SAINT PAUL MERCURY INS	MN	IEE NOT RECD
NEW YORK PROPERTY INS U	NY	STMT NOT RECD	PHYSICIANS PROFESSIONAL	PA	STMT NOT RECD	SAINT PAUL PROP & CAS I	NE	STMT NOT RECD
NEW YORK STATE INS FUND	NY	STMT NOT RECD	PHYSICIANS RECIPROCAL I	NY	STMT NOT RECD	SAINT PAUL SURETY CO	NY	STMT NOT RECD
NEWBURYPORT MUTUAL FIRE	MA	WAIVED	PILOT INS CO	CN	WAIVED	SAINT PAUL SURPLUS LINE	DE	IEE NOT RECD
NEWPORT INS CO	AZ	IEE NOT RECD	PINE TOP INS CO LTD	NY	STMT NOT RECD	SALEM COUNTY MUTUAL FIR	NJ	IN PROCESS
NGC COUNTY MUTUAL INS C	TX	IEE NOT RECD	PINE TOP SYNDICATE INC	NY	STMT NOT RECD	SANILAC MUTUAL INS CO	MI	STMT NOT RECD

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COMPANIES NOT INCLUDED IN 1981 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
SAVE T RISK INS CO	OH	IEE NOT RECD
SCOR REINSURANCE CO	TX	ST PGS NOT RECD
SCOTTSDALE INS CO	DE	STMT NOT RECD
SECURED INSURANCE CORP	TX	STMT NOT RECD
SECURITY MORTGAGE INS C	LA	STMT NOT RECD
SECURITY REINSURANCE CO	CT	ST PGS NOT RECD
SELLERS & HOMEOWNERS EQ	MI	STMT NOT RECD
SENTRY REINSURANCE INC	WI	STMT NOT RECD
SHEFFIELD INS CO	RI	ST PGS NOT RECD
SHENANDOAH MUTUAL FIRE	VA	STMT NOT RECD
SHENANDOAH MUTUAL INS C	PA	IEE NOT RECD
SIGNAL INS LLOYDS CO	TX	STMT NOT RECD
SIGNET REINSURANCE CO	NE	ST PGS NOT RECD
SIRIUS REINSURANCE CORP	DE	ST PGS NOT RECD
SKANDIA AMERICA REINSUR	DE	ST PGS NOT RECD
SMYTH COUNTY MUTUAL FIR	VA	STMT NOT RECD
SOUTH CAROLINA DIV GEN	SC	WAIVED
SOUTH CAROLINA MED MAL	SC	WAIVED
SOUTH CAROLINA WIND & H	SC	WAIVED
SOUTH CENTRAL INS CO	LA	STMT NOT RECD
SOUTHERN COUNTY MUTUAL	TX	IEE NOT RECD
SOUTHERN FUND INS CORP	AL	IEE NOT RECD
SOUTHERN GUARANTY INS C	AL	IEE NOT RECD
SOUTHERN UNITED FIRE IN	AL	IEE NOT RECD
SOUTHPLACE SYNDICATE IN	NY	IEE NOT RECD
SOUTHWEST INTERNATIONAL	TX	ST PGS NOT RECD
SOUTHWESTERN INS CO	OK	STMT NOT RECD
SOUTHWESTERN NATIONAL I	OK	STMT NOT RECD
STATE & COUNTY MUTUAL F	TX	IEE NOT RECD
STATE AUTO & CAS UNDERW	IA	ST PGS NOT RECD
STATE MUTUAL INS CO	ME	IEE NOT RECD
STATE VOLUNTEER MUTUAL	TN	STMT NOT RECD
STATEWIDE INS CO	IL	STMT NOT RECD
STEADFAST INS CO	DE	ST PGS NOT RECD
STERLING INS CO	NY	STMT NOT RECD
STONEWALL SURPLUS LINES	DE	STMT NOT RECD
SUNAPEE MUTUAL FIRE INS	NH	STMT NOT RECD
SUNSET INS CO	CO	STMT NOT RECD
SUPERIOR LLOYDS INS CO	TX	STMT NOT RECD
SUPREME MUTUAL CAS CO	MO	STMT NOT RECD
SWISS REINSURANCE CO US	NY	ST PGS NOT RECD
SYNDICATE ONE,INC	FL	STMT NOT RECD
TEN B-U INDEMNITY CORP	WI	STMT NOT RECD
TENNESSEE FARMERS MUTUA	TN	STMT NOT RECD
TENNESSEE INS CO	TN	STMT NOT RECD
TEXAS INS CO	TX	STMT NOT RECD
THE 1792 CO	DE	IEE NOT RECD
THIRTEEN B-U CREDIT INS	WI	STMT NOT RECD
THIRTY-EIGHT B-U INS CO	WI	STMT NOT RECD
THIRTY-NINE B-U ASSURAN	WI	STMT NOT RECD

COMPANY NAME	DOM	STATUS
THURSTON FIRE & CAS INS	OK	STMT NOT RECD
TORO ASSICURAZIONI SPA	NY	ST PGS NOT RECD
TOWER INS CO OF CT	CT	STMT NOT RECD
TOWN & COUNTRY MUTUAL I	AR	IEE NOT RECD
TRADERS & PACIFIC INS C	DE	STMT NOT RECD
TRADERS MUTUAL FIRE INS	MO	STMT NOT RECD
TRANS AUTOMOTIVE INS CO	TX	ST PGS NOT RECD
TRANS PACIFIC INS CO	NY	STMT NOT RECD
TRANSATLANTIC REINSURAN	NY	ST PGS NOT RECD
TRANSINC INTERINSURANCE	IL	STMT NOT RECD
TRANSUNION CASUALTY CO	IA	IEE NOT RECD
TRAVEL AIR INS CO -KANS	KS	ST PGS NOT RECD
TRAVELERS INDEMNITY CO	CN	WAIVED
TRAVELERS SYNDICATE # 1	NY	ST PGS NOT RECD
TREMONT MUTUAL INS CO	PA	STMT NOT RECD
TRENWICK AMERICA REINSU	DE	STMT NOT RECD
TRI-STAR INS CO	CA	STMT NOT RECD
TRINITY UNIVERSAL INS C	KS	ST PGS NOT RECD
TURKEY GROWERS MUTUAL I	IA	STMT NOT RECD
TYLER INSURANCE GROUP I	CO	STMT NOT RECD
UMI REINSURANCE CO	PA	STMT NOT RECD
UNIGARD LLOYDS OF TEXAS	TX	STMT NOT RECD
UNION MUTUAL INS CO	OK	STMT NOT RECD
UNION NATIONAL LLOYDS F	TX	IEE NOT RECD
UNION PACIFIC INS CO	TX	STMT NOT RECD
UNION STANDARD INS CO O	TX	IEE NOT RECD
UNION TOWN MUTUAL INS C	MO	WAIVED
UNITED CANADA INS CO	CN	WAIVED
UNITED EMPLOYERS INS CO	TX	ST PGS NOT RECD
UNITED INS CORP	CO	STMT NOT RECD
UNITED NATIONAL INS CO	NJ	STMT NOT RECD
UNITED REINSURANCE CORP	NY	ST PGS NOT RECD
UNITY FIRE & GENERAL IN	NY	ST PGS NOT RECD
UNIVERSAL CASUALTY INS	FL	ST PGS NOT RECD
VAKUUTUSOKSAKEYHTIO POH	NY	IEE NOT RECD
VAN TOL SURETY CO INC	SD	STMT NOT RECD
VERMONT ACCIDENT INS CO	VT	IEE NOT RECD
VICTORY REINSURANCE OF	DE	ST PGS NOT RECD
VIP INS CO	AZ	STMT NOT RECD
VIRGINIA HOSPITAL INS R	VA	STMT NOT RECD
VIRGINIA SURETY CO INC	IL	STMT NOT RECD
VOYAGER GUARANTY INS CO	FL	STMT NOT RECD
VOYAGER INDEMNITY INS C	GA	ST PGS NOT RECD
WASHINGTON FAIR PLAN	WA	STMT NOT RECD
WASHINGTON STATE PHYSIC	WA	STMT NOT RECD
WATERTOWN MUTUAL PLATE	SD	WAIVED
WAUSAU COUNTY MUTUAL IN	TX	STMT NOT RECD
WELD COUNTY FARMERS PRO	CO	STMT NOT RECD
WELLINGTON FIRE INS CO	CN	WAIVED
WESCAP INS CO	CO	STMT NOT RECD

COMPANY NAME	DOM	STATUS
WESCO INS CO	[illegible]	IEE NOT RECD
WEST INDIES INS CO	PR	STMT NOT RECD
WESTCO INS CO	CN	WAIVED
WESTERN EMPLOYERS INS C	LA	STMT NOT RECD
WESTERN MUTUAL FIRE INS	MN	STMT NOT RECD
WESTMINSTER INS CO	CO	STMT NOT RECD
WILLIAM STREET SYNDICAT	NY	ST PGS NOT RECD
WISCONSIN FAIR PLAN	WI	STMT NOT RECD
WISCONSIN INTERSCHOLAST	WI	STMT NOT RECD
WISCONSIN STATE MUTUAL	WI	IEE NOT RECD
WORKMENS COMPENSATION F	NV	STMT NOT RECD
YORKTOWN INDEMNITY CO	IL	ST PGS NOT RECD
ZURICH INS CO OF MO	MO	STMT NOT RECD
ZURICH REINSURANCE CO U	NY	ST PGS NOT RECD

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COMPANIES NOT INCLUDED IN 1981 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
PACIFIC MARINE INS CO	AK	STMT NOT RECD
AMERICAN COLONIAL INS C	AL	IEE NOT RECD
AMERICAN RESOURCES INS	AL	IEE NOT RECD
FEDERATED GUARANTY GENE	AL	STMT NOT RECD
SOUTHERN FUND INS CORP	AL	IEE NOT RECD
SOUTHERN GUARANTY INS C	AL	IEE NOT RECD
SOUTHERN UNITED FIRE IN	AL	IEE NOT RECD
AGENTS MUTUAL INS CO	AR	STMT NOT RECD
AMERICAN MUTUAL INS CO	AR	IEE NOT RECD
AMERICAN UNDERWRITERS I	AR	IEE NOT RECD
DECATUR INS CO	AR	STMT NOT RECD
FIREMANS FUND INS CO OF	AR	ST PGS NOT RECD
LUMBERMENS RECIPROCAL I	AR	STMT NOT RECD
TOWN & COUNTRY MUTUAL I	AR	IEE NOT RECD
BRENTWOOD INS CO	AZ	ST PGS NOT RECD
E F HUTTON INS CO	AZ	STMT NOT RECD
ICS ASSURANCE CO	AZ	ST PGS NOT RECD
INS CO OF THE WEST OF A	AZ	STMT NOT RECD
NEWPORT INS CO	AZ	IEE NOT RECD
PATRICK HENRY INS CO	AZ	ST PGS NOT RECD
REPUBLIC VANGUARD INS C	AZ	STMT NOT RECD
VIP INS CO	AZ	STMT NOT RECD
AMI MORTGAGE INS CO	CA	ST PGS NOT RECD
CALIFORNIA STANDARD IND	CA	STMT NOT RECD
CAPITOL BOND & INS CO	CA	STMT NOT RECD
COMPAC INS CO	CA	ST PGS NOT RECD
CONTINENTAL REINSURANCE	CA	ST PGS NOT RECD
FARMERS MUTUAL F I C OF	CA	STMT NOT RECD
FIRST CALIFORNIA PROP &	CA	STMT NOT RECD
FREMONT REINSURANCE CO	CA	ST PGS NOT RECD
HERITAGE INDEMNITY CO	CA	ST PGS NOT RECD
MERCED COUNTY MUTUAL FI	CA	IEE NOT RECD
MERCURY INDEMNITY CO	CA	IEE NOT RECD
MERITPLAN INS CO	CA	IEE NOT RECD
NATIONAL EXCESS INS CO	CA	ST PGS NOT RECD
PACIFIC AUTOMOBILE INS	CA	STMT NOT RECD
TRI-STAR INS CO	CA	STMT NOT RECD
WESTERN EMPLOYERS INS C	CA	STMT NOT RECD
ALLSTATE INS CO OF CANA	CN	WAIVED
BOILER INSPECTION & INS	CN	WAIVED
CANADIAN SURETY CO	CN	WAIVED
COMMERCE & INDUSTRY INS	CN	WAIVED
CONSOLIDATED FIRE & CAS	CN	WAIVED
CONTINENTAL INS CO OF C	CN	WAIVED
DOMINION INS CORP	CN	WAIVED
FEDERAL FIRE INS CO OF	CN	WAIVED
FIDELITY INS CO OF CANA	CN	WAIVED
FIRE INS CO OF CANADA	CN	WAIVED
FIREMANS FUND INS CO OF	CN	WAIVED
LONDON CANADA INS CO	CN	WAIVED
PILOT INS CO	CN	WAIVED
TRAVELERS INDEMNITY CO	CN	WAIVED
UNITED CANADA INS CO	CN	WAIVED
WELLINGTON FIRE INS CO	CN	WAIVED
WESTCO INS CO	CN	WAIVED
ARMS INS CO INC	CO	STMT NOT RECD
ARROYO INS CO	CO	STMT NOT RECD
CHESAPEAKE CASUALTY INS	CO	STMT NOT RECD
CLIFTON CASUALTY INS CO	CO	STMT NOT RECD
COACHMAN INS CO	CO	STMT NOT RECD
COLINCO INC	CO	STMT NOT RECD
COLORADO CASUALTY INS C	CO	STMT NOT RECD
COLUMBINE CASUALTY CO	CO	STMT NOT RECD
CONSTANCE INS CO	CO	STMT NOT RECD
CROP INS PROTECTIVE ASN	CO	STMT NOT RECD
CUSTER COUNTY MUTUAL PR	CO	STMT NOT RECD
DENVER INS CO INC	CO	STMT NOT RECD
FARMERS MORGAN COUNTY P	CO	STMT NOT RECD
FINANCIAL SERVICES INS	CO	STMT NOT RECD
GARDEN INSURANCE CO	CO	STMT NOT RECD
GREENWAY INS CO	CO	STMT NOT RECD
HAVICAN INS CO	CO	STMT NOT RECD
HEALTH CARE INDEMNITY I	CO	STMT NOT RECD
HOLBORN REINSURANCE CO	CO	STMT NOT RECD
INS CO OF COLORADO INC	CO	STMT NOT RECD
INTERSTATE INDEMNITY CO	CO	STMT NOT RECD
LOMBARDY INS CO	CO	STMT NOT RECD
LONE STAR INDEMNITY CO	CO	STMT NOT RECD
MOUNTAINVIEW INS CO	CO	IEE NOT RECD
MSJ INS CO	CO	STMT NOT RECD
NEUMANN INS CO	CO	STMT NOT RECD
PRIME INS CORP	CO	STMT NOT RECD
PRODUCERS PROTECTIVE AS	CO	WAIVED
REGAL INS CO	CO	STMT NOT RECD
SUNSET INS CO	CO	STMT NOT RECD
TYLER INSURANCE GROUP I	CO	STMT NOT RECD
UNITED INS CORP	CO	STMT NOT RECD
WELD COUNTY FARMERS PRO	CO	STMT NOT RECD
WESCAP INS CO	CO	STMT NOT RECD
WESTMINSTER INS CO	CO	STMT NOT RECD
COLOGNE REINSURANCE CO	CT	ST PGS NOT RECD
CONSTITUTION STATE INS	CT	ST PGS NOT RECD
DANBURY MUTUAL FIRE INS	CT	STMT NOT RECD
FARMINGTON CASUALTY CO	CT	STMT NOT RECD
FIRST REINSURANCE CO OF	CT	ST PGS NOT RECD
LITCHFIELD MUTUAL FIRE	CT	IEE NOT RECD
LLOYDS INS CO	CT	STMT NOT RECD
NORTHEASTERN INS CO OF	CT	ST PGS NOT RECD
PHOENIX GENERAL INS CO	CT	ST PGS NOT RECD
ROYAL SURPLUS LINES INS	CT	STMT NOT RECD
SECURITY REINSURANCE CO	CT	ST PGS NOT RECD
TOWER INS CO OF CT	CT	STMT NOT RECD
DISTRICT OF COLUMBIA PR	DC	STMT NOT RECD
NATIONAL CAPITAL RECIPR	DC	STMT NOT RECD
AETNA REINSURANCE CO	DE	ST PGS NOT RECD
AIG MULTI-LINE SYNDICAT	DE	ST PGS NOT RECD
AMERICAN EUROPEAN REINS	DE	ST PGS NOT RECD
AMERICAN WAY CASUALTY C	DE	STMT NOT RECD
ANEX SYNDICATE INC	DE	ST PGS NOT RECD
COMMONWEALTH INS CO US	DE	STMT NOT RECD
COMPANIA ANONIMA DE SEG	DE	IEE NOT RECD
DELAWARE MED MAL INS	DE	STMT NOT RECD
DELAWARE STATE GRANGE M	DE	STMT NOT RECD
DOVER INS CO	DE	STMT NOT RECD
EPIC CORP	DE	IEE NOT RECD
EXCESS MUTUAL REINSURAN	DE	ST PGS NOT RECD
FARMERS MUTUAL F I C OF	DE	STMT NOT RECD
FIRST SECURITY INS CO	DE	ST PGS NOT RECD
FIRST STATE SYNDICATE I	DE	STMT NOT RECD
GAMMA REINSURANCE CO CA	DE	ST PGS NOT RECD
GEICO ANNUITY & INS CO	DE	STMT NOT RECD
GERLING INTERNATIONAL I	DE	ST PGS NOT RECD
GREENWICH INS CO	DE	ST PGS NOT RECD
HANSECO INS CO	DE	ST PGS NOT RECD
HANSECO REINSURANCE CO	DE	ST PGS NOT RECD
HOW INSURANCE CO	DE	ST PGS NOT RECD
INA EMPLOYERS INS CO	DE	ST PGS NOT RECD
INA INTERNATIONAL INS C	DE	ST PGS NOT RECD
INA REINSURANCE CO	DE	ST PGS NOT RECD
INTERAMERICANA CO DE SE	DE	IEE NOT RECD
INTERNATIONAL AMERICAN	DE	ST PGS NOT RECD
LA MERIDIONAL CO ARGENT	DE	ST PGS NOT RECD
LLOYDS REGISTER INDL SV	DE	STMT NOT RECD
LONDON GUARANTEE & ACCI	DE	IEE NOT RECD
METROPOLITAN CASUALTY C	DE	STMT NOT RECD
METROPOLITAN GENERAL IN	DE	ST PGS NOT RECD
MILLERS CASUALTY INS CO	DE	STMT NOT RECD
MONY REINSURANCE CORP	DE	ST PGS NOT RECD
NATIONAL REINSURANCE CO	DE	ST PGS NOT RECD
NORDIC UNION REINSURANC	DE	ST PGS NOT RECD
NORTH STAR SYNDICATE IN	DE	IEE NOT RECD
NRG AMERICA SYNDICATE I	DE	ST PGS NOT RECD
PENN CASUALTY INS CO	DE	ST PGS NOT RECD
PROVIDENCE INS CO	DE	ST PGS NOT RECD
PRUDENTIAL COMMERCIAL I	DE	ST PGS NOT RECD
SAINT PAUL SURPLUS LINE	DE	IEE NOT RECD
SCOTTSDALE INS CO	DE	STMT NOT RECD
SIRIUS REINSURANCE CORP	DE	ST PGS NOT RECD
SKANDIA AMERICA REINSUR	DE	ST PGS NOT RECD
STEADFAST INS CO	DE	ST PGS NOT RECD

COMPANY NAME	DOM	STATUS
STONEWALL SURPLUS LINES	DE	STMT NOT RECD
THE 1792 CO	DE	IEE NOT RECD
TRADERS & PACIFIC INS C	DE	STMT NOT RECD
TRENWICK AMERICA REINSU	DE	STMT NOT RECD
VICTORY REINSURANCE OF	DE	ST PGS NOT RECD
FLORIDA JUA	FL	STMT NOT RECD
FLORIDA MEDICAL MALPRAC	FL	STMT NOT RECD
HAMBURG INTL REIN CO US	FL	STMT NOT RECD
MARINE REINSURANCE CORP	FL	ST PGS NOT RECD
ORMOND REINSURANCE CO	FL	ST PGS NOT RECD
REPUBLIC MORTGAGE INS C	FL	ST PGS NOT RECD
SYNDICATE ONE,INC	FL	STMT NOT RECD
UNIVERSAL CASUALTY INS	FL	ST PGS NOT RECD
VOYAGER GUARANTY INS CO	FL	STMT NOT RECD
AMERICAN FRONTIER INS C	GA	ST PGS NOT RECD
AMERICAN SPECIAL RISK I	GA	IEE NOT RECD
FIRST OF GEORGIA UNDERW	GA	IEE NOT RECD
GREAT ATLANTIC NATIONAL	GA	ST PGS NOT RECD
OMNI INSURANCE COMPANY	GA	ST PGS NOT RECD
VOYAGER INDEMNITY INS C	GA	ST PGS NOT RECD
PROVIDERS PROTECTIVE IN	GU	STMT NOT RECD
CONTINENTAL INS OF HI I	HI	STMT NOT RECD
FIRST FIRE & CASUALTY I	HI	STMT NOT RECD
FIRST INDEMNITY INS OF	HI	STMT NOT RECD
HAWAII JUA	HI	STMT NOT RECD
HAWAIIAN UNDERWRITERS I	HI	STMT NOT RECD
INVESTORS MORTGAGE INS	HI	IEE NOT RECD
AGRICULTURAL MUTUAL INS	IA	IEE NOT RECD
CLINTON MUTUAL PLATE GL	IA	STMT NOT RECD
EMC REINSURANCE CO	IA	ST PGS NOT RECD
FARMERS MUTUAL INS ASN	IA	STMT NOT RECD
IOWA FAIR PLAN	IA	STMT NOT RECD
IOWA MENNONITE MUTUAL A	IA	STMT NOT RECD
STATE AUTO & CAS UNDERW	IA	ST PGS NOT RECD
TRANSUNION CASUALTY CO	IA	IEE NOT RECD
TURKEY GROWERS MUTUAL I	IA	STMT NOT RECD
IDAHO STATE INS FUND	ID	IEE NOT RECD
AMERICAN MEDICAL ASR CO	IL	ST PGS NOT RECD
AMERICAN MUTUAL REINSUR	IL	ST PGS NOT RECD
CU QUALITY INS CO	IL	ST PGS NOT RECD
EVANSTON REINSURANCE CO	IL	ST PGS NOT RECD
FARMERS AUTOMOBILE INS	IL	IEE NOT RECD
FIRST ILLINOIS REINSURA	IL	ST PGS NOT RECD
FUJI FIRE & MARINE INS	IL	ST PGS NOT RECD
GENERAL FINANCIAL INS C	IL	STMT NOT RECD
HEALTH PROVIDERS INS CO	IL	ST PGS NOT RECD
ILLINOIS MUTUAL PLATE G	IL	IEE NOT RECD
INS CORPORATION OF HANN	IL	ST PGS NOT RECD
INVESTORS MORTGAGE INS	IL	IN PROCESS
KEMPER REINSURANCE CO	IL	ST PGS NOT RECD
MOUNT CARROLL MUTUAL FI	IL	STMT NOT RECD
MULTI-MEDICAL INS CO	IL	STMT NOT RECD
PEKIN INS CO	IL	IEE NOT RECD
REINSURANCE CO OF AMERI	IL	ST PGS NOT RECD
STATEWIDE INS CO	IL	STMT NOT RECD
TRANSINC INTERINSURANCE	IL	STMT NOT RECD
VIRGINIA SURETY CO INC	IL	STMT NOT RECD
YORKTOWN INDEMNITY CO	IL	ST PGS NOT RECD
AMERICAN INTER FIDELITY	IN	IEE NOT RECD
LINCOLN NATIONAL REINSU	IN	ST PGS NOT RECD
NEW HURON INS CO	IN	STMT NOT RECD
PHYSICIANS INS CO OF IN	IN	STMT NOT RECD
PRESIDIO INS CO	IN	ST PGS NOT RECD
SAGAMORE INS CO	IN	ST PGS NOT RECD
SAINT PAUL INDEMNITY	IN	STMT NOT RECD
ARMED FORCES COOP INSUR	KS	ST PGS NOT RECD
ARMED FORCES INS EXCHAN	KS	STMT NOT RECD
CENTRAL PLAINS INS CO I	KS	ST PGS NOT RECD
KANSAS ALL INDUSTRY PLA	KS	STMT NOT RECD
KANSAS HEALTH CARE PLAN	KS	STMT NOT RECD
TRAVEL AIR INS CO -KANS	KS	ST PGS NOT RECD
TRINITY UNIVERSAL INS C	KS	ST PGS NOT RECD
KENTUCKY MEDICAL INS CO	KY	IEE NOT RECD
KENTUCKY PROPERTY INS P	KY	STMT NOT RECD
LOUISIANA FARM BUREAU C	LA	IEE NOT RECD
OCEAN MARINE INDEMNITY	LA	STMT NOT RECD
PUBLIC INVESTORS FIRE I	LA	STMT NOT RECD
REGAL INS CO	LA	STMT NOT RECD
SECURITY MORTGAGE INS C	LA	STMT NOT RECD
SOUTH CENTRAL INS CO	LA	STMT NOT RECD
C U HOMELAND INS CO	MA	ST PGS NOT RECD
C U SYNDICATE INC	MA	ST PGS NOT RECD
CITATION INS CO	MA	ST PGS NOT RECD
GROVELAND MUTUAL INS CO	MA	WAIVED
MASSACHUSETTS PROP INS	MA	WAIVED
MEDICAL MALPRACTICE JUA	MA	WAIVED
NEWBURYPORT MUTUAL FIRE	MA	WAIVED
ATLANTIC BONDING CO	MD	STMT NOT RECD
FIDELITY & DEPOSIT CO O	MD	ST PGS NOT RECD
GUARDIAN CASUALTY CO	MD	STMT NOT RECD
INS CO OF MARYLAND	MD	ST PGS NOT RECD
JOINT INS ASN	MD	STMT NOT RECD
MARYLAND STATE ACCIDENT	MD	STMT NOT RECD
MAINE MEDICAL & HOSPITA	ME	ST PGS NOT RECD
STATE MUTUAL INS CO	ME	IEE NOT RECD
AMERICAN FREEDOM INS CO	MI	STMT NOT RECD
AUTO CLUB CAS INS CO	MI	IEE NOT RECD
AUTO CLUB GRP INS CO	MI	IEE NOT RECD
AUTO CLUB INS ASSN	MI	IEE NOT RECD
CPA INS CO	MI	STMT NOT RECD
FOREMOST MORTGAGE INS C	MI	STMT NOT RECD
SANILAC MUTUAL INS CO	MI	STMT NOT RECD
SELLERS & HOMEOWNERS FG	MI	STMT NOT RECD
AMERICAN UNION INS CO	MN	IEE NOT RECD
ATHENA ASSURANCE CO	MN	STMT NOT RECD
MINNESOTA INDEMNITY INC	MN	IEE NOT RECD
MINNESOTA PROPERTY INS	MN	STMT NOT RECD
NWNL REINSURANCE CO	MN	ST PGS NOT RECD
PIONEER INSURANCE CO	MN	ST PGS NOT RECD
RAMSEY INS CO	MN	STMT NOT RECD
SAINT PAUL ATHENA INS C	MN	ST PGS NOT RECD
SAINT PAUL GUARDIAN INS	MN	IEE NOT RECD
SAINT PAUL MERCURY INS	MN	IEE NOT RECD
WESTERN MUTUAL FIRE INS	MN	STMT NOT RECD
AMERICAN CENTRAL INS CO	MO	ST PGS NOT RECD
DIOCESAN INTERINSURANCE	MO	WAIVED
EQUITABLE MUTUAL ASR CO	MO	STMT NOT RECD
FARMERS MUTUAL F I C OF	MO	WAIVED
FARMERS MUTUAL INS CO O	MO	WAIVED
FIRST AMERICAN INS CO	MO	ST PGS NOT RECD
FRANKONA REINSURANCE CO	MO	STMT NOT RECD
GROUP UNDERWRITERS MUTU	MO	STMT NOT RECD
HERMANN TOWN MUTUAL FIR	MO	WAIVED
HOLLAND-AMERICA LLOYDS	MO	ST PGS NOT RECD
MILLERS GENERAL INS CO	MO	STMT NOT RECD
MISSOURI JUA	MO	WAIVED
MISSOURI PROPERTY INS P	MO	WAIVED
OLD RELIABLE CAS CO	MO	ST PGS NOT RECD
PACIFIC REINSURANCE COR	MO	ST PGS NOT RECD
RISK CONTROL ASSOCIATES	MO	STMT NOT RECD
SUPREME MUTUAL CAS CO	MO	STMT NOT RECD
TRADERS MUTUAL FIRE INS	MO	STMT NOT RECD
UNION TOWN MUTUAL INS C	MO	WAIVED
ZURICH INS CO OF MO	MO	STMT NOT RECD
MISSISSIPPI INS UNDERWR	MS	STMT NOT RECD
MISSISSIPPI TEMPORARY J	MS	STMT NOT RECD
NATIONAL GENERAL INS CO	MS	IEE NOT RECD
CAPRI INS CO	MT	ST PGS NOT RECD
AMIC CREDIT INS CO	NC	ST PGS NOT RECD
FINANCIAL GUARANTY INS	NC	STMT NOT RECD
NORTH CAROLINA GRANGE M	NC	IEE NOT RECD
SAINT PAUL INS CO OF MO	ND	STMT NOT RECD
BATTLE CREEK MUTUAL INS	NE	IEE NOT RECD
COMMERCIAL MUTUAL SURET	NE	WAIVED
HOMESTEAD INS CO	NE	IEE NOT RECD
HOSPITAL MUTUAL INS CO	NE	WAIVED
MEDICAL LIAB MUTUAL INS	NE	WAIVED
SAINT PAUL PROP & CAS I	NE	STMT NOT RECD
SIGNET REINSURANCE CO	NE	ST PGS NOT RECD
AMERICAN GLOBAL INS CO	NE	ST PGS NOT RECD

COMPANY NAME	DOM	STATUS
CAPITAL FIRE INS CO	NH	ST PGS NOT RECD
CRUSADER INS CO	NH	ST PGS NOT RECD
HOME REINSURANCE CO	NH	ST PGS NOT RECD
NEW HAMPSHIRE MEDICAL M	NH	STMT NOT RECD
PHOENIX ASR CO OF NEW Y	NH	IEE NOT RECD
SUNAPEE MUTUAL FIRE INS	NH	STMT NOT RECD
CHUBB INS CO OF NEW JER	NJ	STMT NOT RECD
F I A INS CO	NJ	IEE NOT RECD
FARMERS MUTUAL F I C OF	NJ	IN PROCESS
FMI INS CO	NJ	IN PROCESS
FRANKLIN MUTUAL INS CO	NJ	IN PROCESS
MERCER MUTUAL INS CO	NJ	IN PROCESS
NEW JERSEY INS UNDERWRI	NJ	STMT NOT RECD
NEW JERSEY RE-INSURANCE	NJ	ST PGS NOT RECD
RUTGERS CASUALTY CO	NJ	STMT NOT RECD
SALEM COUNTY MUTUAL FIR	NJ	IN PROCESS
UNITED NATIONAL INS CO	NJ	STMT NOT RECD
INTERNATIONAL CARGO & S	NM	ST PGS NOT RECD
LLOYDS OF THE SOUTHWEST	NM	STMT NOT RECD
NEW MEXICO PHYSICIANS M	NM	IEE NOT RECD
WESCO INS CO	NM	IEE NOT RECD
NEVADA MEDICAL LIABILIT	NV	STMT NOT RECD
ADENA SYNDICATE INC	NY	STMT NOT RECD
AGF REINSURANCE CO	NY	ST PGS NOT RECD
ALLIANZ SYNDICATE INC	NY	IEE NOT RECD
ALTE LEIPZIGER US BR	NY	ST PGS NOT RECD
AMERICAN COLONIAL INS C	NY	IEE NOT RECD
AMERICAN ENTERPRISE INS	NY	STMT NOT RECD
AMERICAN UNION INS CO O	NY	ST PGS NOT RECD
ANECO SYNDICATE LTD	NY	IEE NOT RECD
BALTICA SKANDINAVIA REI	NY	ST PGS NOT RECD
CANDON SYNDICATE INC	NY	IEE NOT RECD
CHINA AMERICA INS CO LT	NY	STMT NOT RECD
COLONIAL COOPERATIVE IN	NY	STMT NOT RECD
COMMERCIAL MUTUAL INS C	NY	STMT NOT RECD
COPENHAGEN REINSURANCE	NY	ST PGS NOT RECD
DOMINION INS CO OF AMER	NY	ST PGS NOT RECD
ENNIA REINSURANCE CO OF	NY	ST PGS NOT RECD
EXCESS & CASUALTY REI A	NY	STMT NOT RECD
EXCESS & TREATY REINSUR	NY	ST PGS NOT RECD
FEDERATED REINSURANCE C	NY	ST PGS NOT RECD
FIRST NEW YORK SYNDICAT	NY	IEE NOT RECD
GALAXY REINSURANCE CO	NY	ST PGS NOT RECD
GAN ANGLO-AMERICAN INS	NY	ST PGS NOT RECD
GENERAL I C OF TRIESTE	NY	ST PGS NOT RECD
GENERAL SECURITY ASR CO	NY	ST PGS NOT RECD
GERLING AMERICA INS CO	NY	STMT NOT RECD
GERLING GLOBAL REI CORP	NY	ST PGS NOT RECD
GUILDERLAND MUTUAL REIN	NY	ST PGS NOT RECD
HANSA REINSURANCE CO OF	NY	ST PGS NOT RECD
HEARTLAND GROUP INC	NY	IEE NOT RECD
HOME RE SYNDICATE INC	NY	STMT NOT RECD
INS CORPORATION OF IREL	NY	ST PGS NOT RECD
INTERAMERICA REINSURANC	NY	ST PGS NOT RECD
J&H WF SYNDICATE A	NY	IEE NOT RECD
KCC NEW YORK SYNDICATE	NY	IEE NOT RECD
LIVINGSTON MUTUAL INS C	NY	STMT NOT RECD
MAIDEN LANE SYNDICATE	NY	IEE NOT RECD
MERCANTILE & GEN REI CO	NY	ST PGS NOT RECD
MUNICH AMERICAN REINSUR	NY	ST PGS NOT RECD
MUNICH REINSURANCE CO U	NY	ST PGS NOT RECD
NASSAU INS CO	NY	ST PGS NOT RECD
NEW YORK PROPERTY INS U	NY	STMT NOT RECD
NEW YORK STATE INS FUND	NY	STMT NOT RECD
NORMAN INS CO LIMITED U	NY	ST PGS NOT RECD
NORTH AMERICAN REINSURA	NY	ST PGS NOT RECD
PALADIN REINSURANCE COR	NY	ST PGS NOT RECD
PAN ATLANTIC AND OTHERS	NY	IEE NOT RECD
PARAMOUNT INS CO	NY	IEE NOT RECD
PHYSICIANS RECIPROCAL I	NY	STMT NOT RECD
PINE TOP INS CO LTD	NY	STMT NOT RECD
PINE TOP SYNDICATE INC	NY	STMT NOT RECD
REALEX GROUP N V	NY	IEE NOT RECD
RESOLUTE REINSURANCE CO	NY	ST PGS NOT RECD
SAINT PAUL SURETY CO	NY	STMT NOT RECD
SOUTHPLACE SYNDICATE IN	NY	IEE NOT RECD
STERLING INS CO	NY	STMT NOT RECD
SWISS REINSURANCE CO US	NY	ST PGS NOT RECD
TORO ASSICURAZIONI SPA	NY	ST PGS NOT RECD
TRANS PACIFIC INS CO	NY	STMT NOT RECD
TRANSATLANTIC REINSURAN	NY	ST PGS NOT RECD
TRAVELERS SYNDICATE # 1	NY	ST PGS NOT RECD
UNITED REINSURANCE CORP	NY	ST PGS NOT RECD
UNITY FIRE & GENERAL IN	NY	ST PGS NOT RECD
VAKUUTUSOKSAKEYHTIO POH	NY	IEE NOT RECD
WILLIAM STREET SYNDICAT	NY	ST PGS NOT RECD
ZURICH REINSURANCE CO O	NY	ST PGS NOT RECD
GREAT LAKES INS CO	OH	ST PGS NOT RECD
GREAT LAKES PROTECTIVE	OH	STMT NOT RECD
INS CO OF OHIO	OH	STMT NOT RECD
MEDICAL MUTUAL OF CLEVE	OH	STMT NOT RECD
MERCHANTS & MANUFACTURE	OH	STMT NOT RECD
NISSAN F&M INS CO%GRT A	OH	ST PGS NOT RECD
OHIO BUREAU OF WORKERS'	OH	STMT NOT RECD
OHIO REINSURANCE CORP	OH	ST PGS NOT RECD
SAVE T RISK INS CO	OH	IEE NOT RECD
AMERICAN HALLMARK INS C	OK	STMT NOT RECD
AVIATION INS PROFESSION	OK	STMT NOT RECD
CORDES INS CO	OK	STMT NOT RECD
EQUITY FIRE AND CASUALT	OK	STMT NOT RECD
FARMERS MUTUAL F I C OF	OK	STMT NOT RECD
FARMERS MUTUAL INS CO	OK	STMT NOT RECD
FARMERS UNION INS CO	OK	STMT NOT RECD
OKLAHOMA PROPERTY & CAS	OK	STMT NOT RECD
SOUTHWESTERN INS CO	OK	STMT NOT RECD
SOUTHWESTERN NATIONAL I	OK	STMT NOT RECD
THURSTON FIRE & CAS INS	OK	STMT NOT RECD
UNION MUTUAL INS CO	OK	STMT NOT RECD
AMERICAN MUTUAL INS CO	OR	WAIVED
SAIF CORP OF OREGON	OR	STMT NOT RECD
AMERICAN HEALTH & ACCID	PA	STMT NOT RECD
AMERICAN OVERSEAS REINS	PA	ST PGS NOT RECD
CAMP HILL INS CO	PA	STMT NOT RECD
COLONIAL PENN INS CO	PA	ST PGS NOT RECD
GENERAL ACCIDENT INS CO	PA	ST PGS NOT RECD
LENCO MUTUAL INS CO	PA	IEE NOT RECD
MENNONITE INDEMNITY INC	PA	ST PGS NOT RECD
MUTUAL ASSURANCE CO	PA	ST PGS NOT RECD
NORTHEASTERN FIRE INS C	PA	ST PGS NOT RECD
PENNSYLVANIA MANUFACTUR	PA	WAIVED
PENNSYLVANIA REINSURANC	PA	ST PGS NOT RECD
PENNSYLVANIA SURFACE CO	PA	ST PGS NOT RECD
PHILADELPHIA REINSURANC	PA	ST PGS NOT RECD
PHYSICIANS PROFESSIONAL	PA	STMT NOT RECD
PMA REINSURANCE CORP	PA	ST PGS NOT RECD
POTOMAC INS CO OF IL	PA	ST PGS NOT RECD
REGIS INS CO	PA	IEE NOT RECD
SHENANDOAH MUTUAL INS C	PA	IEE NOT RECD
TREMONT MUTUAL INS CO	PA	STMT NOT RECD
UMI REINSURANCE CO	PA	STMT NOT RECD
COMPANIA MUTUAL DE FIAN	PR	STMT NOT RECD
GREAT INDEMNITY INS CO	PR	STMT NOT RECD
HOME OWNERS INS CO	PR	IEE NOT RECD
PUERTO RICO F & ALLD LI	PR	STMT NOT RECD
PUERTO RICO FIRE & CASU	PR	STMT NOT RECD
PUERTO RICO JUA	PR	STMT NOT RECD
WEST INDIES INS CO	PR	STMT NOT RECD
MEDICAL MALPRACTICE JUA	RI	WAIVED
PATRONS FIRE INS CO OF	RI	STMT NOT RECD
RHODE ISLAND JOINT REIN	RI	WAIVED
SHEFFIELD INS CO	RI	ST PGS NOT RECD
BLUE CROSS & BLUE SHIEL	SC	IN PROCESS
EASTERN FIRE & CASUALTY	SC	WAIVED
EQUITABLE FIRE INS CO	SC	IEE NOT RECD
SOUTH CAROLINA DIV GEN	SC	WAIVED
SOUTH CAROLINA MED MAL	SC	WAIVED
SOUTH CAROLINA WIND & H	SC	WAIVED
MILBANK INS CO	SD	STMT NOT RECD
VAN TOL SURETY CO INC	SD	STMT NOT RECD
WATERTOWN MUTUAL PLATE	SD	WAIVED

APRIL 13, 1982

COMPANIES NOT INCLUDED IN 1981 PROFITABILITY REPORT

COMPANY NAME	DOM	STATUS
FARMERS MUTUAL F I C OF	TN	STMT NOT RECD
HOSPITAL UNDERWRITING G	TN	STMT NOT RECD
NATIONAL FIRE & CASUALT	TN	IEE NOT RECD
OLD HICKORY INS CO	TN	IEE NOT RECD
PARTHENON INS CO	TN	STMT NOT RECD
PINKERTONS INS CO	TN	STMT NOT RECD
STATE VOLUNTEER MUTUAL	TN	STMT NOT RECD
TENNESSEE FARMERS MUTUA	TN	STMT NOT RECD
TENNESSEE INS CO	TN	STMT NOT RECD
AETNA LLOYDS OF TEXAS I	TX	STMT NOT RECD
AMERICAN INDUSTRIES FIR	TX	STMT NOT RECD
AMERICAN STATES LLOYDS	TX	IEE NOT RECD
ANDERSON LLOYD INS CO	TX	STMT NOT RECD
ASSOCIATION CASUALTY	TX	STMT NOT RECD
CAPITOL COUNTY MUTUAL F	TX	IEE NOT RECD
CENTRAL LLOYDS	TX	IEE NOT RECD
COLONIAL LLOYDS	TX	STMT NOT RECD
COMMONWEALTH COUNTY MUT	TX	IEE NOT RECD
CONSOLIDATED INS ASN	TX	STMT NOT RECD
CONSOLIDATED LLOYDS	TX	STMT NOT RECD
CONSUMERS COUNTY MUTUAL	TX	STMT NOT RECD
FIDELITY SOUTHERN INS C	TX	IEE NOT RECD
FOOD INDUSTRY INS EXCHA	TX	IEE NOT RECD
FOREMOST LLOYDS OF TEXA	TX	STMT NOT RECD
GENERAL INDEMNITY INS C	TX	IEE NOT RECD
GUARANTY COUNTY MUTUAL	TX	IEE NOT RECD
HANOVER LLOYDS INS CO	TX	STMT NOT RECD
HOME STATE COUNTY MUTUA	TX	STMT NOT RECD
INA COUNTY MUTUAL INS C	TX	IEE NOT RECD
INDUSTRIAL COUNTY MUTUA	TX	IEE NOT RECD
INTERNATIONAL LLOYDS IN	TX	STMT NOT RECD
K M INS CO	TX	ST PGS NOT RECD
KEMPER LLOYDS INS CO	TX	STMT NOT RECD
KEYSTONE STUDENT INS CO	TX	STMT NOT RECD
MAX MARTINEZ FUNERAL IN	TX	STMT NOT RECD
MILLERS MUTUAL FIRE INS	TX	STMT NOT RECD
NATIONAL COUNTY MUTUAL	TX	IEE NOT RECD
NGC COUNTY MUTUAL INS C	TX	IEE NOT RECD
NORTHERN COUNTY MUTUAL	TX	IEE NOT RECD
OAKLEY-METCALF INS CO	TX	STMT NOT RECD
OLD AMERICAN CTY MUTUAL	TX	IEE NOT RECD
OLD FAITHFUL CTY MUTUAL	TX	IEE NOT RECD
OLD UNITED CAS CO	TX	STMT NOT RECD
OMEGA CONTACT LENS INS	TX	STMT NOT RECD
PREFERRED EMPLOYERS INS	TX	ST PGS NOT RECD
PRODUCERS LLOYDS INS CO	TX	STMT NOT RECD
PROGRESSIVE COUNTY MUTU	TX	IEE NOT RECD
REPUBLIC VANGUARD REINS	TX	ST PGS NOT RECD
SAINT PAUL INS CO	TX	IEE NOT RECD
SAINT PAUL LLOYDS	TX	IEE NOT RECD
SCOR REINSURANCE CO	TX	ST PGS NOT RECD
SECURED INSURANCE CORP	TX	STMT NOT RECD
SIGNAL INS LLOYDS CO	TX	STMT NOT RECD
SOUTHERN COUNTY MUTUAL	TX	IEE NOT RECD
SOUTHWEST INTERNATIONAL	TX	ST PGS NOT RECD
STATE & COUNTY MUTUAL F	TX	IEE NOT RECD
SUPERIOR LLOYDS INS CO	TX	STMT NOT RECD
TEXAS INS CO	TX	STMT NOT RECD
TRANS AUTOMOTIVE INS CO	TX	ST PGS NOT RECD
UNIGARD LLOYDS OF TEXAS	TX	STMT NOT RECD
UNION NATIONAL LLOYDS F	TX	IEE NOT RECD
UNION PACIFIC INS CO	TX	STMT NOT RECD
UNION STANDARD INS CO O	TX	IEE NOT RECD
UNITED EMPLOYERS INS CO	TX	ST PGS NOT RECD
WAUSAU COUNTY MUTUAL IN	TX	STMT NOT RECD
PROFESSIONAL INS EXCHAN	UT	IEE NOT RECD
AUGUSTA MUTUAL FIRE INS	VA	STMT NOT RECD
BEDFORD COUNTY MUTUAL F	VA	STMT NOT RECD
COMMONWEALTH MUTUAL FIR	VA	STMT NOT RECD
DAN RIVER FARMERS MUTUA	VA	STMT NOT RECD
FARMERS MUTUAL F I C OF	VA	STMT NOT RECD
GRAYSON-CARROLL-WYTHE M	VA	STMT NOT RECD
HENRICO MUTUAL FIRE INS	VA	STMT NOT RECD
INTERSTATE MUTUAL FIRE	VA	STMT NOT RECD
LOUDON MUTUAL INS CO	VA	STMT NOT RECD
MUTUAL ASR SOC AG F ON	VA	STMT NOT RECD
MUTUAL FIRE INS ASN	VA	STMT NOT RECD
NORTHERN NECK MUTUAL FI	VA	STMT NOT RECD
PATRICK COUNTY FMRS M I	VA	STMT NOT RECD
PRINCE GEORGE MUTUAL FI	VA	STMT NOT RECD
ROCKINGHAM MUTUAL INS C	VA	STMT NOT RECD
SHENANDOAH MUTUAL FIRE	VA	STMT NOT RECD
SMYTH COUNTY MUTUAL FIR	VA	STMT NOT RECD
VIRGINIA HOSPITAL INS R	VA	STMT NOT RECD
COMPANION ASSURANCE CO	VI	STMT NOT RECD
DOME INS CO INC	VI	STMT NOT RECD
VERMONT ACCIDENT INS CO	VT	IEE NOT RECD
EAGLE PACIFIC INS CO	WA	STMT NOT RECD
RED SHIELD INS CO	WA	STMT NOT RECD
WASHINGTON FAIR PLAN	WA	STMT NOT RECD
WASHINGTON STATE PHYSIC	WA	STMT NOT RECD
ARMCO REINSURANCE CO	WI	ST PGS NOT RECD
BARABOO MUTUAL FIRE INS	WI	STMT NOT RECD
CAPITOL LAND TITLE INS	WI	STMT NOT RECD
CI-WISCONSIN INS CORP	WI	STMT NOT RECD
FIVE H-U INS CORP	WI	STMT NOT RECD
HOME INS CO OF WI	WI	STMT NOT RECD
INTERGROUP PREPAID HEA	WI	ST PGS NOT RECD
MGIC ASSURANCE CORP	WI	ST PGS NOT RECD
MGIC CREDIT INS CORP	WI	ST PGS NOT RECD
MGIC REINSURANCE CORP	WI	ST PGS NOT RECD
MILWAUKEE SAFEGUARD INS	WI	STMT NOT RECD
MUTUAL SPREAD LOSS REIN	WI	STMT NOT RECD
NORTHWESTERN NIL SURETY	WI	ST PGS NOT RECD
SAINT PAUL FIRE & CAS I	WI	STMT NOT RECD
SENTRY REINSURANCE INC	WI	STMT NOT RECD
TEN B-U INDEMNITY CORP	WI	STMT NOT RECD
THIRTEEN H-U CREDIT INS	WI	STMT NOT RECD
THIRTY-EIGHT B-U INS CO	WI	STMT NOT RECD
THIRTY-NINE B-U ASSURAN	WI	STMT NOT RECD
WISCONSIN FAIR PLAN	WI	STMT NOT RECD
WISCONSIN INTERSCHOLAST	WI	STMT NOT RECD
WISCONSIN STATE MUTUAL	WI	IEE NOT RECD
WORKMENS COMPENSATION F	WI	STMT NOT RECD

INSURANCE SERVICES OFFICE
160 WATER STREET NEW YORK, N. Y. 10038
TELEPHONE: (212) 487-4905

CAROLE J. BANFIELD, VICE PRESIDENT
GOVERNMENT & INDUSTRY RELATIONS

March 30, 1982

Ms. Carolyn Goodale
National Association of Insurance Commissioners
350 Bishops Way
Brookfield, Wisconsin 53005

Re: Tax Provisions - NAIC Profitability Report

Dear Carolyn:

In accordance with agreement reached at the December 1977 NAIC meeting to include a supplementary exhibit showing the budgetary tax requirements by-line-by-state, I have attached the actual tax rates in effect on December 31st.

The figures have been developed based on those procedures used previously and represent the tax provisions for calendar year 1981. As was included in the last years submission, an explanation of the tax composition has been provided as supplemental information.

If I can be of any assistance, please contact me.

Very truly yours,

Carole

Carole J. Banfield
Vice President
Government & Industry Relations

CJB:as
Attachments

COMPOSITION OF CALENDAR YEAR 1981 TAX PROVISIONS

There are various elements which enter into the makeup of the State Tax Provisions by Line of Insurance for Calendar Year 1981. The component percentages underlying the total tax provisions are intended to be compatible with the payment level associated with the 1981 Insurance Expense Exhibit experience for Taxes, Licenses and Fees as follows:

1. State Premium Taxes

   The Premium Tax appropriate for Calendar Year 1981 is employed.

2. Police Pension Fund, Fire Marshal and Other Related Taxes

   The percentages included are applicable to Calendar Year 1981.

3. Insurance Department Assessments and Special State Fund Assessments

   For those states levying assessments of this nature, the percentages used reflect the payment level in Calendar Year 1981.

4. Municipal Taxes

   Where the magnitude of local taxes requires reflection on an individual state basis, the Municipal Tax figures used may be considered representative of Calendar Year 1981 experience.

5. Miscellaneous Taxes

   Developed from countrywide data, the provision for Miscellaneous Taxes recognizes payroll taxes and other miscellaneous state and local taxes as well as insurance department licenses and fees not reflected on a specific state basis.

6. Guaranty Fund Assessments and Returns

   The state tax provisions and countrywide averages found on attached Exhibit 1 have been developed both with and without recognition of Guaranty Fund assessments or returns. Displayed on Exhibit 2 is a listing of assessments and returns by state and line of insurance where notification was given anywhere from the 4th Quarter of 1980 through the end of 1981. Assuming that there is a payment lag and that assessment amounts are typically correlated with the year of payment, then to develop the estimated impact of Fund assessments (or returns) on Calendar Year 1981 experience we have referenced those transactions where notification was given during the period 4th Quarter 1980 through 3rd Quarter 1981. The associated assessment or return percentages have been added to the remainder of the tax components for the state with the total tax provision reflecting these amounts displayed parenthetically on Exhibit 1. As the percentages are frequently of low order of magnitude, the impact of Guaranty Fund assessments and returns on the total tax provision may be negligible or even non-existent. Modified tax provisions are shown in parentheses only where the associated assessments (or returns) were of sufficient magnitude to affect the rounded tax figure.

No historical information is presented on Exhibit 2 for those states wherein assessments levied by the Guaranty Fund are reimbursable as a credit applied against the state premium tax (or as a surcharge on policy premium). The tax provisions for such states on Exhibit 1 incorporate no loading for assessment amounts as the dollars are ultimately returned to the companies through reduced taxes. Recoupment may be in stages whereby only a portion is returned during the given assessment year with the remainder to be credited against future tax years. Because of staggered reimbursement, the actual experience for Calendar Year 1981 may differ somewhat from the tax figures displayed on Exhibit 1. The assessment percentages have been omitted since they do not enter into the ratemaking formula for states with credit offsets.

The Countrywide Average Tax Provisions by Line of Insurance have been derived from the individual state provisions by weighting on the latest available Annual Statement Page 14 data (Calendar Year 1980 Direct Written Premium for Statistical Reporting Insurance Services Office Members, Subscribers and Service Purchasers).

Exhibit 1
Sheet 1

CALENDAR YEAR 1981 TAX PROVISIONS (1)

State	Fire	Allied Lines	Farmowners Multiple Peril	Homeowners Miltiple Peril	Commercial Multiple Peril
Alabama	6.3	6.2	6.2	6.3	6.3
Alaska	4.0	4.0	4.0	4.0	4.0
Arizona	3.0	3.0	3.0	3.0	3.0
Arkansas	3.5	3.5	3.5	3.5	3.5
California	3.4	3.4	3.4	3.4	3.4
Colorado	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)
Connecticut	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)
Delaware	3.0	3.0	3.0	3.0	3.0
Dist. of Col.	3.0	3.0	3.0	3.0	3.0
Florida	3.6	3.0	3.2	3.2	3.2
Georgia	5.0	4.6	4.1	4.5	4.5
Hawaii	5.3 (5.4)	5.3 (5.4)	5.3 (5.4)	5.3 (5.4)	5.3 (5.4)
Idaho	4.0	4.0	4.0	4.0	4.0
Illinois	4.0 (4.1)	3.3	3.4 (3.5)	3.4 (3.5)	3.5 (3.6)
Indiana	3.0	3.0	3.0	3.0	3.0
Iowa	3.0	3.0	3.0	3.0	3.0
Kansas	5.5	3.0	3.4	3.6	4.0
Kentucky	3.8	3.0	3.3	3.3	3.4
Louisiana	7.3	4.2	5.7	5.8	5.7
Maine	3.8	3.0	3.4	3.4	3.4
Maryland	3.0	3.0	3.0	3.0	3.0
Massachusetts	3.4	3.3	3.4	3.4	3.4
Michigan	4.0 (4.1)	4.0 (4.1)	3.7 (3.8)	3.7 (3.8)	3.7 (3.8)
Minnesota	3.5	3.0	3.2	3.2	3.2
Mississippi	4.5 (4.6)	4.0 (4.1)	4.4 (4.5)	4.2 (4.3)	4.3 (4.4)
Missouri	3.0	3.0	3.0	3.0	3.0
Montana	6.0 (6.1)	3.8	4.6 (4.7)	4.5	4.9 (5.0)
Nebraska	3.8	3.0	3.3	3.3	3.3
Nevada	3.0	3.0	3.0	3.0	3.0
New Hampshire	3.0	3.0	3.0	3.0	3.0
New Jersey	3.0	3.0	3.0	3.0	3.0
New Mexico	3.5	3.5	3.5	3.5	3.5
New York	3.4	2.9	2.9	3.1	3.2
North Carolina	4.9	3.5	4.1	4.2	4.3
North Dakota	3.5	3.5	3.5	3.5	3.5
Ohio	4.0	3.5	3.7	3.7	3.8
Oklahoma	5.3	5.0	5.1	5.1	5.2
Oregon	4.0	3.3	3.7	3.7	3.6
Pennsylvania	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)
Puerto Rico	5.0	5.0	5.0	5.0	5.0
Rhode Island	3.0	3.0	3.0	3.0	3.0
South Carolina	5.8	4.8	4.9	5.3	5.4
South Dakota	4.0 (4.1)	3.5 (3.6)	3.7 (3.8)	3.7 (3.8)	3.7 (3.8)
Tennessee	3.8	3.0	3.4	3.4	3.4
Texas	5.3	5.3	5.3	5.3	5.3
Utah	3.3	3.3	3.3	3.3	3.3
Vermont	3.0	3.0	3.0	3.0	3.0
Virginia	3.8 (3.9)	3.8 (3.9)	3.8 (3.9)	3.8 (3.9)	3.8 (3.9)
Washington	3.0	3.0	3.0	3.0	3.0
West Virginia	4.5	4.0	4.3	4.3	4.3
Wisconsin	3.5 (3.6)	3.5 (3.6)	3.5 (3.6)	3.5 (3.6)	3.5 (3.6)
Wyoming	3.5	3.5	3.5	3.5	3.5
Countrywide Average	3.932 (3.950)	3.656 (3.665)	3.652 (3.667)	3.497 (3.512)	3.524 (3.540)

Exhibit I
Sheet 2

CALENDAR YEAR 1981 TAX PROVISIONS (1)

State	Inland Marine	Medical Malpractice	Earthquake	Other Liability	Private Passenger Auto No-Fault
Alabama	6.6	6.1	6.2	6.1	
Alaska	4.0	4.0	4.0	4.0	
Arizona	3.0	3.0	3.0	3.0	
Arkansas	3.5	3.5	3.5	3.5	3.5
California	3.4	3.4	3.4	3.4	
Colorado	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)
Connecticut	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)
Delaware	3.0	3.0	3.0	3.0	3.0
Dist. of Col.	3.0	3.0	3.0	3.0	
Florida	3.0	3.0	3.0	3.0	3.0
Georgia	4.5	4.2	4.6	4.2	4.0
Hawaii	5.3 (5.4)	5.3 (5.4)	5.3 (5.4)	5.3 (5.4)	5.3 (5.4)
Idaho	4.0	4.0	4.0	4.0	
Illinois	3.2	3.0 (3.1)	3.3	3.0 (3.1)	
Indiana	3.0	3.0	3.0	3.0	
Iowa	3.0	3.0	3.0	3.0	
Kansas	3.4	3.0	3.0	3.0	3.0
Kentucky	3.1	3.0	3.0	3.0	3.0
Louisiana	4.3	4.3	4.2	4.3	
Maine	3.1	3.0	3.0	3.0	
Maryland	3.0	3.0	3.0	3.0	3.0
Massachusetts	3.3	3.3	3.3	3.3	3.5
Michigan	4.0 (4.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0
Minnesota	3.1	3.0	3.0	3.0	3.0
Mississippi	4.0 (4.1)	4.0 (4.1)	4.0 (4.1)	4.0 (4.1)	
Missouri	3.0	3.0	3.0	3.0	
Montana	4.1 (4.2)	3.8	3.8	3.8	
Nebraska	3.1	3.0	3.0	3.0	
Nevada	3.0	3.0	3.0	3.0	
New Hampshire	3.0	3.0	3.0	3.0	
New Jersey	3.0	3.0	3.0	3.0	3.9
New Mexico	3.5	3.5	3.5	3.5	
New York	2.9	2.9	2.9	2.9	3.3
North Carolina	3.5	3.5	3.5	3.5	
North Dakota	3.5	3.5	3.5	3.5	3.5
Ohio	3.6	3.5	3.5	3.5	
Oklahoma	5.1	5.0	5.0	5.0	
Oregon	3.4	3.3	3.3	3.3	3.3
Pennsylvania	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)
Puerto Rico	5.0	5.0	5.0	5.0	5.0
Rhode Island	3.0	3.0	3.0	3.0	
South Carolina	5.2	5.1	4.8	5.1	4.8
South Dakota	3.6 (3.7)	3.5 (3.6)	3.5 (3.6)	3.5 (3.6)	
Tennessee	3.2	3.0	3.0	3.0	
Texas	5.3	5.0	5.3	5.0	4.9
Utah	3.3	3.3	3.3	3.3	3.3
Vermont	3.0	3.0	3.0	3.0	
Virginia	3.8 (3.9)	3.8 (3.9)	3.8 (3.9)	3.8 (3.9)	
Washington	3.0	3.0	3.0	3.0	3.0
West Virginia	4.1	4.0	4.0	4.0	
Wisconsin	3.5 (3.6)	3.0 (3.1)	3.5 (3.6)	3.0 (3.1)	
Wyoming	3.5	3.5	3.5	3.5	
Countrywide Average	3.590 (3.598)	3.321 (3.332)	3.728 (3.729)	3.400 (3.419)	3.492 (3.502)

Exhibit 1
Sheet 3

CALENDAR YEAR 1981 TAX PROVISIONS (1)

State	Other Private Passenger Auto Liability	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger Auto Physical Dam.	Commercial Auto Physical Damage
Alabama	6.1		6.1	6.0	6.0
Alaska	4.0 (3.8)		4.0 (3.8)	4.0 (3.8)	4.0 (3.8)
Arizona	3.5		3.5	3.5	3.5
Arkansas	3.5	3.5	3.5	3.5	3.5
California	3.4		3.4	3.4	3.4
Colorado	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)
Connecticut	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)
Delaware	3.0	3.0	3.0	3.0	3.0
Dist. of Col.	3.0		3.0	3.0	3.0
Florida	3.0	3.0	3.0	3.0 (3.3)	3.0 (3.3)
Georgia	4.0	4.0	4.0	4.1	4.1
Hawaii	5.3 (5.4)	5.3 (5.4)	5.3 (5.4)	5.3 (5.4)	5.3 (5.4)
Idaho	4.0		4.0	4.0	4.0
Illinois	3.0		3.0	3.1	3.1
Indiana	3.0		3.0	3.0	3.0
Iowa	3.0		3.0	3.0	3.0
Kansas	3.0	3.0	3.0	3.2	3.2
Kentucky	3.0	3.0	3.0	3.1	3.1
Louisiana	4.2		4.2	4.4	4.4
Maine	3.0		3.0	3.0	3.0
Maryland	3.0	3.0	3.0	3.0	3.0
Massachusetts	3.5	3.3	3.3	3.5	3.3
Michigan	3.0	3.0	3.0	3.0	3.0
Minnesota	3.0	3.0	3.0	3.0	3.0
Mississippi	4.0 (4.1)		4.0 (4.1)	4.1 (4.2)	4.1 (4.2)
Missouri	3.0		3.0	3.0	3.0
Montana	3.8		3.8	3.8 (3.9)	3.8 (3.9)
Nebraska	3.0		3.0	3.1	3.1
Nevada	3.0		3.0	3.0	3.0
New Hampshire	3.0		3.0	3.0	3.0
New Jersey	3.9	3.9	3.9	3.0	3.0
New Mexico	3.5		3.5	3.5	3.5
New York	3.2	3.3	3.2	2.9	2.9
North Carolina	3.5 (3.4)		3.5 (3.4)	3.5 (3.4)	3.5 (3.4)
North Dakota	3.5	3.5	3.5	3.5	3.5
Ohio	3.5		3.5	3.5	3.5
Oklahoma	5.0		5.0	5.0	5.0
Oregon	3.3	3.3	3.3	3.3	3.3
Pennsylvania	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)
Puerto Rico	5.0	5.0	5.0	5.0	5.0
Rhode Island	3.0		3.0	3.0	3.0
South Carolina	4.8	4.8	4.8	5.0	5.0
South Dakota	3.5		3.5	3.6	3.6
Tennessee	3.0		3.0	3.1	3.1
Texas	4.9	4.9	4.9	4.9	4.9
Utah	3.3	3.3	3.3	3.3	3.3
Vermont	3.0		3.0	3.0	3.0
Virginia	3.8		3.8	3.8	3.8
Washington	3.0	3.0	3.0	3.0	3.0
West Virginia	4.0		4.0	4.0	4.0
Wisconsin	3.0 (3.1)		3.0 (3.1)	3.0 (3.1)	3.0 (3.1)
Wyoming	3.5		3.5	3.5	3.5
Countrywide Average	3.497 (3.498)	3.478 (3.488)	3.543 (3.545)	3.453 (3.465)	3.524 (3.538)

Exhibit I
Sheet 4

CALENDAR YEAR 1981 TAX PROVISIONS (1)

State	Glass	Burglary and Theft	Boiler and Machinery
Alabama	6.3	6.3	6.7
Alaska	4.0	4.0	5.0
Arizona	3.0	3.0	4.0
Arkansas	3.5	3.5	4.5
California	3.4	3.4	4.4
Colorado	3.3 (3.2)	3.3 (3.2)	4.3 (4.2)
Connecticut	3.0 (2.9)	3.0 (2.9)	4.0 (3.9)
Delaware	3.0	3.0	4.0
Dist. of Col.	3.0	3.0	4.0
Florida	3.0	3.0	4.0
Georgia	4.3	4.0	5.0
Hawaii	5.3 (5.4)	5.3 (5.4)	6.3 (6.4)
Idaho	4.0	4.0	5.0
Illinois	3.0 (3.1)	3.0 (3.1)	4.0 (4.1)
Indiana	3.0	3.0	4.0
Iowa	3.0	3.0	4.0
Kansas	3.0	3.0	4.0
Kentucky	3.0	3.0	4.0
Louisiana	4.2	4.3	5.0
Maine	3.0	3.0	4.0
Maryland	3.0	3.0	4.0
Massachusetts	3.3	3.3	4.3
Michigan	3.0 (3.1)	3.0 (3.1)	4.0 (4.1)
Minnesota	3.0	3.0	4.0
Mississippi	4.0 (4.1)	4.0 (4.1)	5.0 (5.1)
Missouri	3.0	3.0	4.0
Montana	3.8	3.8	4.8
Nebraska	3.0	3.0	4.0
Nevada	3.0	3.0	4.0
New Hampshire	3.0	3.0	4.0
New Jersey	3.0	3.0	4.0
New Mexico	3.5	3.5	4.5
New York	2.9	2.9	3.9
North Carolina	3.5	3.5	4.5
North Dakota	3.5	3.5	4.5
Ohio	3.5	3.5	4.5
Oklahoma	5.0	5.0	6.0
Oregon	3.3	3.3	4.3
Pennsylvania	3.0 (3.1)	3.0 (3.1)	4.0 (4.1)
Puerto Rico	5.0	5.0	6.0
Rhode Island	3.0	3.0	4.0
South Carolina	4.9	4.9	5.9
South Dakota	3.5 (3.6)	3.5 (3.6)	4.5 (4.6)
Tennessee	3.0	3.0	4.0
Texas	5.0	5.0	6.0
Utah	3.3	3.3	4.3
Vermont	3.0	3.0	4.0
Virginia	3.8 (3.9)	3.8 (3.9)	4.8 (4.9)
Washington	3.0	3.0	4.0
West Virginia	4.0	4.0	5.0
Wisconsin	3.0 (3.1)	3.0 (3.1)	4.0 (4.1)
Wyoming	3.5	3.5	4.5
Countrywide Average	3.398 (3.418)	3.390 (3.408)	4.452 (4.470)

Exhibit 2
Sheet 1

HISTORY OF GUARANTY FUND ASSESSMENTS(1)
4TH QUARTER 1980 THROUGH 4TH QUARTER 1981(2)

State	Insolvent Company	Assessment or Return Notification Date	Line of Insurance	Assessment or Return(3)
Alaska	Administrative Assessment -$100 per Company	1/81	All	–
	Medallion/Missouri General Insurance Company	9/81	Auto	- 0.225%
Colorado	Manufacturers and Wholesalers	1/81	Auto	- 0.071%
	Indemnity Exchange		All Other	- 0.088%
Connecticut	American Reserve Insurance Company			
	Reserve Insurance Company			
	Consolidated Mutual Insurance Company		Auto	0.000%
	Empire Mutual Insurance Company (Return) (4)	11/80	All Other	0.000%
	American Reserve Insurance Company			
	Reserve Insurance Company			
	Consolidated Mutual Insurance Company		Auto	- 0.062%
	Empire Mutual Insurance Company (Return) (4)	3/81	All Other	- 0.109%
	Cosmopolitan Insurance Company			
	Empire Mutual Insurance Company(Return) (5)		Auto	- 0.067%
	Reserve Insurance Company (Return) (5)	12/81	All Other	0.015%
Florida	Reserve Insurance Company	5/81	Auto Physical Damage	0.250%
Hawaii	Reserve Insurance Company	11/80	All Lines	0.119%
Illinois	Reserve Insurance Company			
	Market Insurance Company	3/81	All Other	0.050%
	Proprietors' Insurance Company	9/81	All Other	0.016%
Kentucky	Proprietors' Insurance Company	9/81	All Lines	0.030%

Exhibit 2
Sheet 2

HISTORY OF GUARANTY FUND ASSESSMENTS(1)
4TH QUARTER 1980 THROUGH 4TH QUARTER 1981(2)

State	Insolvent Company	Assessment or Return Notification Date	Line of Insurance	Assessment or Return(3)
Massachusetts	Consolidated Mutual Insurance Company			
	American Reserve Insurance Company			
	Reserve Insurance Company			
	Proprietors' Insurance Company			
	Interstate Insurance Company (Return) (6)			
	Associated Merchants Insurance Company (Return) (6)			
	Summit Insurance Company (Return) (6)			
	Empire Mutual Insurance Company (Return) (6)	12/81	All Lines	- 0.023%
Michigan	Reserve Insurance Company			
	American Reserve Insurance Company	3/81	All Other	0.080%
Mississippi	Mobile Insurance Company	3/81	All Lines	0.118%
Montana	All Star Insurance Corporation			
	Medallion/Missouri General Insurance Company			
	Reserve Insurance Company	1/81	All Lines	0.096%
	Glaco Automobile Insurance Company	12/81	All Lines	- 0.189%
North Carolina	Empire Mutual Insurance Company	1/81	Auto	- 0.065%
			All Other	- 0.003%
	Administrative Assessment (7)			
	Empire Mutual Insurance Company (Return) (7)	5/81	Auto	- 0.022%
			All Other	0.001%
	American Reserve Insurance Company	11/81	Auto	- 0.006%
hio	Proprietors' Insurance Company	10/81	All Other	0.235%
klahoma	Administrative Assessment - $50 per Company	8/81	All Lines	-
	Proprietors' Insurance Company	10/81	All Lines	0.017%

Exhibit 2
Sheet 3

HISTORY OF GUARANTY FUND ASSESSMENTS(1)
4TH QUARTER 1980 THROUGH 4TH QUARTER 1981(2)

State	Insolvent Company	Assessment or Return Notification Date	Line of Insurance	Assessment or Return(3)
Pennsylvania	Reserve Insurance Company Concord Mutual Insurance Company	3/81	Auto	0.115%
			All Other	0.052%
	Concord Mutual Insurance Company	11/81	Auto	0.152%
Rhode Island	Proprietors' Insurance Company Security Casualty Insurance Company American Reserve Insurance Company (8) Reserve Insurance Company (8) Interstate Insurance Company (Return) (8) Empire Mutual Insurance Company (Return) (8) American Reserve Insurance Company (Return) (8) Reserve Insurance Company (Return) (8) Consolidated Mutual Insurance Company (Return) (8)	12/81	Auto	0.256%
			Other	0.087%
South Dakota	Administrative Assessment - $20 per Company	3/81	All Lines	-
	Reserve Insurance Company	3/81	Auto	0.004%
			All Other	0.004%
	Proprietors' Insurance Company	9/81	All Other	0.089%
Virginia	Reserve Insurance Company	12/80	All Other	0.058%
	Fauquier Mutual Insurance Company	9/81	All Other	0.058%
	Security Casualty Insurance Company	12/81	Auto	0.032%
Wisconsin	All-Star Insurance Corporation Reserve Insurance Company	1/81	All Lines	0.051%

Exhibit 2
Sheet 4

HISTORY OF GUARANTY FUND ASSESSMENTS(1)
4TH QUARTER 1980 THROUGH 4TH QUARTER 1981(2)

Notes

1) The assessments made in states which allow a credit on the state premium tax are not shown here.

2) The tax provisions in parentheses shown in Exhibit 1 include only those assessments or returns made between 10/1/80 and 9/30/81. (Only those provisions where the assessment or return was of significant magnitude to modify the tax provisions are shown in parentheses).

3) Assessments are added to the indicated tax provisions for the state. Returns made on earlier assessments are indicated by a negative number and are subtracted from the state tax provisions.

4. In Connecticut, the returns for the Empire Mutual Insurance Company were credited against the assessments for the companies listed.

5. In Connecticut, the returns for the Empire Mutual Insurance Company and the Reserve Insurance Company were credited against the assessments for the Cosmopolitan Insurance Company.

6. In Massachusetts, the returns for the companies listed were credited against the assessments for the companies listed.

7. In North Carolina, the returns for the Empire Mutual Insurance Company were credited against the Administrative Assessment which was levied as a percent of premium (0.002%).

8. In Rhode Island, the returns for the companies listed were credited against the assessments for the companies listed. For the American Reserve and Reserve Insurance Companies, an assessment was made in the All Other account and money was returned in the Auto account.

A6840-1

NAIC

1125 Grand Avenue
Kansas City, Missouri 64106
816-842-3600

National
Association
of Insurance
Commissioners

NAIC REPORT ON PROFITABILITY
BY LINE AND BY STATE
FOR THE YEAR
1982

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NAIC

1125 Grand Avenue
Kansas City, Missouri 64106
816-842-3600

National
Association
of Insurance
Commissioners

April 27, 1984

To: All Members of the NAIC

Re: NAIC Report on Profitability By Line and By State

Dear Commissioner:

Enclosed is the NAIC Report on Profitability By Line and By State for 1982.

The NAIC developed the Report on Profitability By Line and By State in 1973. It has been published annually beginning with the data in the 1973 annual statements. The NAIC Task Force charged with the responsibility for developing the report and keeping it up-to-date is now the IRIS (EX4) Task Force. The technical oversight is furnished by the Profitability Working Group.

The purpose of the By Line and By State report is to establish a standard format for estimating profitability in property and liability insurance by state and by line of insurance.

The data reported in the NAIC annual statement by each insurer has been adjusted by formulas adopted by the NAIC to estimate a "generally accepted accounting basis (GAAP)" basis.

The determination of insurance industry profitability by line and by state provides one of the elements necessary for evaluating whether competition is effective in regulating prices in the insurance business.

However, in making such evaluation, it should be noted that except for premiums earned, losses incurred and dividends to policyholders, the data in this report are not state specific but rather are national averages derived from the Countrywide Insurance Expense Exhibit. The data which are not state specific are allocated to individual states by that state's premium or losses in order to produce the results by state.

Most companies do not restrict their operations to writing a single line of business in a single state. Accordingly, the profit by line by state analysis is built in part on allocations of individual company financial data reflecting a multi-line, multi-state operation.

It is important to note that this report is much more useful when viewed in conjunction with other information. Some examples of other factors which should be considered in evaluating these results are competitive conditions by line and by state, type of rate regulation, effects of involuntary market mechanisms, market share, rate of growth, leverage and capitalization, type of legal structure, marketing methods, price level, rate of inflation, exposure to risk and investment policy. It should be noted that these exhibits provide evaluations of past performance. Prospective rates and future operating results are dependent on many variables other than historical results.

Details of the Profitability Report are discussed in the next section. Following that are the formulas used in the computation.

A. Data Base

The two basic data sources are the Exhibit of Premiums and Losses by State (page 14 of the Annual Statement) and the Insurance Expense Exhibit. These statements are prepared on different bases. Page 14 of the Annual Statement presents results of direct, before reinsurance transactions, while the Insurance Expense Exhibit is largely on a net, after reinsurance, basis. Also expense items and investment gain are not reported on a by line basis. Therefore, this report must allocate net countrywide investment gains and expenses to direct premiums, losses and dividends by state.

B. Length of Experience Period

The report includes data by year, by-line and by-state. Due to fluctuations in results of the property and liability insurance industry, care should be taken in drawing conclusions from the data of only one year.

C. Reconciliation of Net and Direct Data

Since the state data from page 14 of the Annual Statement is direct data and some Insurance Expense Exhibit data is net data and some is direct data, and, in general, the aggregation of data does not reconcile these differences, some systematic means of reconciling data to a common basis needs to be selected. The method chosen by the NAIC is to modify Insurance Expense Exhibit data. This is done as follows: countrywide direct premiums earned to countrywide net premiums earned times investment gain and times general expenses; countrywide direct losses incurred to countrywide net losses incurred times loss adjustment expenses; countrywide direct premiums written to countrywide net premiums written times taxes, licenses and fees. No adjustment is made to selling expenses because it is reported on a mostly direct basis.

In order to compare the magnitude of any distortion created by reconciling the net and direct data, a countrywide report based solely on net data from the Insurance Expense Exhibit is attached.

D. Allocations of Data By State

Once the countrywide figures by line of business have been adjusted to a direct basis, the data need to be allocated to specific states. Different methods of allocating various expense components are used. Direct premiums earned are used to allocate investment income, general expenses and selling expenses. Loss adjustment expenses are allocated on the basis of direct loss incurred. Taxes, licenses and fees are allocated on the basis of direct premium written.

One additional adjustment is made. In order to recognize the companies' equity in unearned premium reserves, selling expenses are multiplied by the ratio of countrywide direct premiums earned to countrywide adjusted direct premiums written.

The allocation methods produce two distinct problems. First, in modifying a given value of expenses by the ratio of direct to net premiums, it is possible to produce an over or under allocation of the expense quantity in each state for a given line. It should be noted that the reporting of aggregate values does not alleviate this problem because data from reinsurers are not included. Second, expense and investment gain ratios in states may differ from the countrywide average ratios used in the report.

This report does not allocate to states or lines any investment income attributable to capital and surplus.

E. Federal Income Taxes

The report is designed to represent, as closely as possible, the results of a company as if it were operating in one state for only one line. When the adjusted underwiting profit is a loss whose tax consequences exceed the taxes due on the net investment income associated with that line and state, the NAIC currently reports a negative income tax. By reporting a negative income tax, the resulting after-tax profit assumes that profit offsets from other lines are available or that previous years' tax payments can be recovered. Furthermore, taxes are estimated and in general do not reconcile to the total aggregate industry federal income taxes.

F. Computation Methods

The figures reported for each state are aggregates of all the business in that line and state, i.e. all data of a specific type is summed prior to calculations. In previous years calculations were made for individual companies and then the dollar amounts were aggregated. In every aggregation by line and by state, IEE data is only included if a matching page 14 value is present.

The following specifications are used in programming. Where possible the number of data items used in a calculation is minimized. Since any possible cancellations are reflected in the formulas, the specifications may appear cryptic.

THE FORMULAS

1. Premiums Earned

   Page 14, Column 3

2. Losses Incurred

   Page 14, Column 6

3. Loss Adjustment Expense

   IEE Line 4 X [Page 14, Column 6 ÷ IEE Line 3]

4. General Expenses

   IEE Line 7 X [Page 14, Column 3 ÷ IEE Line 2]

5. Selling Expenses

   [IEE Lines 6 + 19] X [Page 14, Column 3 ÷ IEE Line 14]

6. Taxes, Licenses and Fees

   IEE Line 8 X [Page 14, Column 2 ÷ IEE Line 1]

7. Dividends to Policyholders

   Page 14, Column 4

8. Underwriting Profit

   Premiums earned - losses incurred - loss adjustment expense - general expenses - selling expenses - taxes, licenses and fees - dividends to policyholders.

9. Investment Gain

   IEE Line 10 X [Page 14, Column 3 ÷ IEE Line 2]

10. Income Taxes

.46 X Underwriting Profit + Z X Investment Gain

Where $Z = .46 \frac{(A-B)}{A}$

and A = Page 6, Part 1, Column 8, Line 10-11-12-2.1-2.11-2.2-2.21

B = Page 6, Part 1, Column 8, Line 1.1

11. Operating Profit

Underwriting Profit + Investment Gain - Income Taxes

In any computer project of this size some errors are bound to occur and consequently complete accuracy cannot be guaranteed. If you have any questions about the accuracy or completeness of any item in this report, supporting detail is available upon request from the Support and Services Office.

If you have any suggestions or questions regarding the NAIC report, please contact Michael B. Johnson of the NAIC Support and Services Office in Kansas City, (816) 842-3600). If you desire to have additional copies of this report, or supporting detail by company for your department's use, you may request them from the NAIC Support and Services Office in Kansas City.

Sincerely,

Bill Gunter

Bill Gunter
President

Bruce Foudree
Chairman of the Executive Committee

Enclosures

NAIC STATEMENT OF POSITION ON FINANCIAL DATA IN PROPERTY AND LIABILITY INSURANCE

The annual statement prescribed by the National Association of Insurance Commissioners establishes a uniform method of accounting and financial reporting for property and liability insurance companies. Because of the immense importance to the public that insurance companies be financially strong, and in recognition of the special nature of insurance operations, the annual statement forbids insurance companies from reporting as "assets" many items which might, under other systems of accounting, be so regarded. The NAIC hereby reaffirms the propriety and usefulness of the methods of accounting and reporting required by the annual statement. While consideration of improvements in the annual statement should be an ongoing process, the annual statement as prescribed from time to time should remain the official measure of the financial condition of property and liability insurance companies.

In addition to financial condition, however, regulatory agencies, consumers and investors often have other questions and concerns about insurance company operations, relating specifically to the "profitability" of, or total returns earned by, insurance companies. In order to respond to these questions and concerns in a meaningful and useful way, it is necessary to present data concerning inurance company operations in a format which permits fair comparisons with other kinds of business. The annual statement alone, while it has sometimes been misued for this prupose, does not facilitate such comparisons.

Additionally, and quite apart from the misuse of the annual statement, public confusion about the profitability of property and liability insurance companies also arises from the ocassional artificial isolation of underwriting profits (exclusive of investment income) as the criterion of profitability. While this standard of profitability has long, if not always, been ingored in practice by insurers and regulators alike, the traditional literature has given it an untoward respectability and currency.

Accordingly, the NAIC deems it important to establish uniform standards for measuring the profitabily of property and liability insurance companies (individually and for all companies collectively) on a basis which will facilitate comparisons with other businesses and industries. Additionally, because of the importance which consumers and others may attach to such data, the NAIC should annually publish such data and make it available to interested persons.

Attached as Attachment A is the form of the uniform standard measure of profitability. Notes to Attachment A explain the meaning and derivation of the infomration contained therein. (Editors Note: Attachment A has been modified since this statment was adopted. For current computations, see Using the NAIC Profitability Results 1983.)

In order to avoid misuses of the data, it should be emphasized that insurance rates are mainly dependent upon prospective loss and expense experience for the kind of insurance, the state, and the territorial and other classification for which each rate is de signed. Profitability data, on the other hand, reflect the results of past operations on a company-wide basis, and of themselves tell us nothing about the propriety of particular insurance rates.

The most appropriate method of reflecting realized and unrealized capital gains and losses in statements of financial results remains subject to a great deal of controversy and disagreement. Captial gains or losses of all kinds are subject to extreme fluctuations from year to year. Additionally, unrealized capital gains can be said to be speculative in the sense that they may never be realized. Accordingly, Attachment A shows operating results (exlcuding all captial gains and losses) and total results (including realized captial gains and losses), but does not include unrealized captial gains and losses (which are shown in a footnote for information purposes).

Further study and consideration are ncessary not only for the purpose of devloping improved methods of reflecting captial gains and losses, but also on account of many other difficulties in measuirng the profitability of property and liability insurance companies. Attachment A should be regarded as preliminary, rather than final, and should be subject to continued study and review.

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

COUNTRY WIDE TEE

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	20,723,514	73.4	12.1	5.1	16.8	2.7	.8	-11.0	8.8	-2.9	.7
PRIV PASS AUTO PHYS DAMAG	14,729,177	68.3	8.5	4.7	17.2	2.5	.8	-2.3	2.4	-.4	.6
PRIV PASS TOTAL	35,452,691	71.3	10.6	4.9	16.9	2.6	.8	-7.4	6.2	-1.9	.7
COMM AUTO LIABILITY	4,619,135	81.1	13.1	8.9	19.5	3.1	.7	-26.7	11.0	-9.6	-6.0
COMM AUTO PHYS DAMG	2,701,125	66.0	7.5	7.9	21.3	2.8	.5	-6.2	2.3	-2.3	-1.5
COMM AUTO TOTAL	7,320,260	75.6	11.0	8.5	20.1	3.0	.6	-19.1	7.8	-6.9	-4.3
HOMEOWNERS	11,070,529	64.3	8.0	5.7	22.6	2.8	.6	-4.2	4.1	-.9	.8
FARMOWNERS	634,510	80.0	7.6	6.8	23.9	2.2	.0	-20.7	4.2	-8.5	-7.9
COMM MULTIPLE PERIL	7,078,448	63.4	11.2	13.0	24.0	3.4	.8	-16.0	7.3	-5.5	-3.0
OCEAN AND AIRCRAFT	1,266,627	73.8	7.3	8.7	18.1	2.3	.3	-10.7	9.5	-2.6	1.4
FIRE AND ALLIED LINES	7,492,033	55.9	5.4	10.4	23.7	3.1	.5	.7	3.8	1.2	3.3
MEDICAL MALPRACTICE	1,360,704	109.8	33.1	5.9	7.6	2.2	1.6	-60.5	42.1	-17.7	-.5
OTHER LIABILITY	5,499,229	68.8	28.1	9.9	18.2	3.3	.9	-29.3	22.9	-8.0	1.5
WORKER'S COMPENSATION	14,600,508	65.8	9.1	7.1	9.0	4.0	11.3	-6.5	16.4	.9	8.9
GROUP ACCIDENT & HEALTH	3,236,257	103.2	3.6	3.6	4.0	1.0	.0	-15.6	15.8	-3.4	3.6
CREDIT ACCIDENT & HEALTH	183,582	58.2	1.3	4.8	42.5	1.0	.2	-8.2	8.8	-1.6	2.2
OTHER ACCIDENT & HEALTH	1,216,452	72.2	4.2	7.1	17.1	1.9	.0	-2.7	4.9	.0	2.3
FIDELITY AND SURETY	1,220,596	38.7	8.3	13.8	32.9	3.7	.4	1.8	8.0	2.7	7.0
CREDIT	433,778	76.4	4.2	16.0	30.4	3.6	.0	-30.8	21.1	-9.1	-.5
TOTAL LINES ABOVE	98,066,204	69.4	10.6	7.1	17.6	2.9	2.2	-10.0	9.3	-2.3	1.7

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

ALABAMA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	184,817	63.7	10.2	4.9	16.7	2.8	1.6	-.2	8.4	1.7	6.4
PRIV PASS AUTO PHYS DAMAG	224,493	61.8	7.6	4.6	17.4	2.7	1.6	4.0	2.2	2.3	3.9
PRIV PASS TOTAL	409,310	62.7	9.1	4.8	17.0	2.8	1.6	1.7	5.8	2.1	5.5
COMM AUTO LIABILITY	58,763	81.0	12.7	9.1	19.2	3.2	.4	-25.8	10.6	-9.5	-5.6
COMM AUTO PHYS DAMG	38,861	63.9	7.2	8.1	21.4	2.8	.3	-3.9	2.0	-1.3	-.5
COMM AUTO TOTAL	97,624	74.2	10.6	8.8	19.9	3.0	.4	-17.1	7.5	-6.2	-3.4
HOMEOWNERS	181,657	76.6	9.4	5.5	22.4	3.0	.2	-17.3	3.9	-7.1	-6.2
FARMOWNERS	14,427	62.3	5.0	8.7	25.2	3.0	.0	-4.3	3.3	-1.2	.2
COMM MULTIPLE PERIL	84,835	74.6	13.1	13.4	24.3	3.5	.2	-29.3	7.2	-11.9	-10.1
OCEAN AND AIRCRAFT	16,420	87.9	8.8	9.5	18.1	2.2	.0	-26.7	8.7	-10.4	-7.6
FIRE AND ALLIED LINES	120,112	54.7	5.4	11.4	23.9	3.4	.6	.3	3.4	.9	2.9
MEDICAL MALPRACTICE	7,443	106.9	31.5	7.3	13.0	3.5	.0	-62.5	42.7	-19.4	-.4
OTHER LIABILITY	67,400	76.0	31.6	10.3	18.7	3.3	.3	-40.4	22.9	-13.5	-3.9
WORKER'S COMPENSATION	163,506	64.4	9.1	7.4	9.2	4.2	4.8	.6	14.7	3.5	11.8
GROUP ACCIDENT & HEALTH	15,443	91.5	3.1	4.1	10.5	1.9	.0	-11.2	29.5	1.2	16.9
CREDIT ACCIDENT & HEALTH	670	29.6	1.1	4.1	32.0	1.5	.0	31.3	10.3	16.7	25.0
OTHER ACCIDENT & HEALTH	8,011	68.9	4.5	8.6	26.6	2.8	.0	-11.6	5.7	-4.0	-1.7
FIDELITY AND SURETY	20,206	37.9	7.9	14.1	33.1	4.0	.0	2.7	7.4	2.8	7.2
CREDIT	4,936	44.9	2.5	15.2	28.5	3.5	.0	5.1	20.5	6.8	18.8
TOTAL LINES ABOVE	1,212,002	67.2	10.3	7.4	18.3	3.2	1.3	-8.0	8.9	-1.7	2.6

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

ALASKA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	PERCENT OF PREMIUM EARNED (2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	35,284	67.3	10.9	5.1	15.9	3.1	1.8	-4.3	8.5	-.1	4.3
PRIV PASS AUTO PHYS DAMAG	31,005	57.4	7.4	4.8	16.5	3.0	2.0	8.6	2.2	4.4	6.4
PRIV PASS TOTAL	66,289	62.7	9.3	5.0	16.1	3.0	1.9	1.6	5.9	2.0	5.5
COMM AUTO LIABILITY	15,025	89.7	13.8	9.3	19.1	3.6	.1	-35.9	10.7	-14.2	-11.0
COMM AUTO PHYS DAMG	7,248	61.5	7.1	8.3	21.3	3.2	.0	-1.7	2.0	-.3	.6
COMM AUTO TOTAL	22,273	80.5	11.4	8.9	19.9	3.5	.1	-24.5	7.5	-9.6	-7.3
HOMEOWNERS	26,152	49.8	6.3	5.6	21.3	3.3	.2	13.3	3.9	6.9	10.2
FARMOWNERS	-40	-1.0	.0	8.7	26.5	-.5	.0	66.3	3.2	31.2	38.3
COMM MULTIPLE PERIL	27,835	36.2	6.3	13.6	24.3	3.4	.1	15.8	7.2	8.8	14.2
OCEAN AND AIRCRAFT	16,042	74.8	7.5	9.5	18.0	2.8	.0	-12.8	8.5	-4.0	-.2
FIRE AND ALLIED LINES	17,736	56.9	5.5	11.7	23.1	3.3	.0	-.9	3.5	.3	2.2
MEDICAL MALPRACTICE	2,276	104.0	29.4	6.7	12.7	4.2	.5	-57.7	39.6	-18.0	-.1
OTHER LIABILITY	24,085	34.8	14.5	10.3	18.6	3.5	.0	18.0	23.1	13.3	27.9
WORKER'S COMPENSATION	110,704	27.5	3.8	7.5	9.3	4.5	2.6	44.5	14.8	23.7	35.7
GROUP ACCIDENT & HEALTH	1,478	-366.0	-13.9	4.5	10.6	2.2	.0	462.5	29.2	219.1	272.7
CREDIT ACCIDENT & HEALTH	94	32.5	1.3	4.2	32.0	1.9	.0	27.9	10.6	15.1	23.4
OTHER ACCIDENT & HEALTH	351	49.0	3.2	8.6	26.6	2.8	.0	9.5	5.7	5.6	9.7
FIDELITY AND SURETY	10,008	2.4	.5	14.0	32.9	5.4	.0	44.6	7.5	22.1	30.0
CREDIT	7,185	18.5	1.0	14.9	28.9	4.1	.0	32.4	21.2	19.5	34.1
TOTAL LINES ABOVE	332,467	42.8	6.7	7.6	17.8	3.5	1.3	20.0	9.1	11.2	18.0

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

ARIZONA

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	230,549	74.6	12.1	5.0	16.7	2.9	.5	-11.9	8.4	-3.6	.1
PRIV PASS AUTO PHYS DAMAG	159,245	54.8	6.7	4.6	17.4	2.7	.5	12.9	2.2	6.4	8.7
PRIV PASS TOTAL	389,795	66.5	9.7	4.8	17.0	2.8	.5	-1.6	5.8	.5	3.7
COMM AUTO LIABILITY	52,107	83.3	13.2	9.2	19.2	3.3	.2	-28.6	10.6	-10.7	-7.1
COMM AUTO PHYS DAMG	26,388	59.6	6.8	8.2	21.4	2.7	.0	1.1	2.0	.9	2.1
COMM AUTO TOTAL	78,495	75.3	10.8	8.8	20.0	3.1	.2	-18.4	7.5	-6.8	-4.0
HOMEOWNERS	113,134	57.0	7.0	5.5	22.3	3.0	.3	4.5	3.9	2.9	5.5
FARMOWNERS	3,010	66.9	5.6	8.7	26.1	3.0	.0	-10.4	3.3	-4.0	-3.0
COMM MULTIPLE PERIL	101,641	53.7	9.4	13.4	24.2	3.4	.3	-4.8	7.2	-.6	3.0
OCEAN AND AIRCRAFT	11,739	63.5	6.3	9.5	18.1	2.4	.0	.0	8.6	1.8	6.7
FIRE AND ALLIED LINES	75,550	53.7	5.3	11.3	23.8	3.4	.3	2.0	3.6	1.7	3.9
MEDICAL MALPRACTICE	27,748	73.0	22.0	6.8	13.0	3.6	1.4	-20.0	41.3	.0	21.3
OTHER LIABILITY	62,239	91.7	38.2	10.2	18.8	3.8	.2	-63.1	22.8	-23.9	-16.2
WORKER'S COMPENSATION	223,906	61.3	8.6	7.4	9.4	4.0	26.9	-17.8	15.0	-4.8	2.0
GROUP ACCIDENT & HEALTH	15,028	55.2	1.9	3.9	10.5	1.9	.0	26.3	28.6	18.4	36.5
CREDIT ACCIDENT & HEALTH	796	63.5	1.5	3.9	32.0	.9	.0	-2.0	8.5	.9	5.5
OTHER ACCIDENT & HEALTH	4,934	59.6	3.9	8.6	26.7	2.7	.0	-1.6	5.7	.5	3.6
FIDELITY AND SURETY	22,513	99.4	21.3	14.1	33.1	4.4	.0	-72.4	7.5	-31.6	-33.2
CREDIT	5,842	67.9	3.8	15.4	28.6	4.1	.0	-20.0	20.8	-4.6	5.4
TOTAL LINES ABOVE	1,136,369	65.1	10.1	7.4	18.2	3.2	5.6	-9.9	9.0	-2.5	1.6

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

ARKANSAS

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	120,163	69.8	11.3	4.9	16.7	2.8	1.1	-6.8	8.3	-1.3	2.8
PRIV PASS AUTO PHYS DAMAG	121,819	73.3	9.1	4.6	17.3	2.7	.2	-7.5	2.2	-2.9	-2.3
PRIV PASS TOTAL	241,982	71.6	10.5	4.8	16.9	2.8	.7	-7.5	5.8	-2.1	.5
COMM AUTO LIABILITY	42,664	71.7	11.3	9.2	19.1	3.3	.8	-15.6	10.6	-4.8	-.1
COMM AUTO PHYS DAMG	28,180	69.9	8.0	8.3	21.3	3.0	.2	-10.9	2.0	-4.5	-4.2
COMM AUTO TOTAL	70,845	71.0	10.2	8.9	19.9	3.2	.6	-13.9	7.5	-4.7	-1.6
HOMEOWNERS	109,773	97.7	12.1	5.5	22.3	2.9	.1	-40.8	3.9	-17.9	-18.9
FARMOWNERS	5,375	135.7	11.2	8.6	25.9	3.2	.0	-84.7	3.2	-38.2	-43.2
COMM MULTIPLE PERIL	59,166	72.8	12.7	13.5	24.3	3.5	.4	-27.4	7.2	-11.0	-9.1
OCEAN AND AIRCRAFT	8,257	43.6	4.4	9.5	18.1	2.4	.0	21.8	8.5	11.9	18.5
FIRE AND ALLIED LINES	99,713	106.2	10.7	11.3	23.8	3.4	1.1	-56.7	3.4	-25.3	-27.9
MEDICAL MALPRACTICE	8,831	41.3	12.3	7.2	13.1	3.0	.5	22.3	41.1	19.2	44.2
OTHER LIABILITY	37,825	70.7	29.5	10.3	18.7	3.3	.2	-33.1	22.8	-10.2	.0
WORKER'S COMPENSATION	135,787	55.2	7.8	7.4	9.3	4.1	6.1	9.8	14.7	7.7	16.8
GROUP ACCIDENT & HEALTH	8,018	101.5	3.5	4.0	10.3	1.9	.0	-21.5	29.7	-3.4	11.5
CREDIT ACCIDENT & HEALTH	363	108.1	2.7	4.1	31.9	1.1	.0	-48.1	8.0	-20.3	-19.7
OTHER ACCIDENT & HEALTH	5,265	75.1	4.9	8.6	26.4	2.7	.0	-17.9	5.8	-6.9	-5.1
FIDELITY AND SURETY	11,751	20.6	4.4	14.2	32.9	4.4	.0	23.4	7.5	12.4	18.5
CREDIT	3,634	54.9	3.0	15.3	27.9	3.3	.0	-4.7	19.5	2.1	12.7
TOTAL LINES ABOVE	806,585	76.0	11.8	7.4	18.2	3.2	1.5	-18.2	8.8	-6.4	-2.9

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

CALIFORNIA

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	2,755,468	70.7	11.6	4.9	16.4	2.9	1.5	-8.3	8.5	-1.9	2.1
PRIV PASS AUTO PHYS DAMAG	1,884,102	67.6	8.6	4.6	17.0	2.7	1.4	-2.2	2.3	-.4	.6
PRIV PASS TOTAL	4,639,570	69.5	10.4	4.8	16.7	2.8	1.5	-5.8	5.9	-1.3	1.4
COMM AUTO LIABILITY	528,691	83.2	13.1	9.2	19.2	3.2	.4	-28.5	10.8	-10.7	-7.0
COMM AUTO PHYS DAMG	226,541	62.0	7.1	8.2	21.3	3.0	.3	-2.1	2.0	-.5	.4
COMM AUTO TOTAL	755,232	76.9	11.1	8.8	19.9	3.2	.4	-20.4	7.6	-7.6	-5.0
HOMEOWNERS	1,358,836	62.2	7.7	5.5	22.3	3.0	.5	-1.5	3.9	.2	2.2
FARMOWNERS	37,939	69.2	5.8	8.6	25.4	3.1	.0	-12.4	3.6	-4.9	-3.8
COMM MULTIPLE PERIL	1,140,691	67.0	11.7	13.5	24.2	3.6	.3	-20.6	7.2	-7.8	-5.4
OCEAN AND AIRCRAFT	158,056	72.6	7.3	9.5	18.1	2.5	.0	-10.1	8.7	-2.7	1.2
FIRE AND ALLIED LINES	898,051	56.6	5.6	11.3	23.7	3.4	.2	-.9	3.2	.3	2.0
MEDICAL MALPRACTICE	210,652	81.8	27.6	6.4	10.1	4.0	5.9	-35.9	36.8	-8.2	9.1
OTHER LIABILITY	773,641	93.6	38.4	10.2	18.8	3.4	.1	-64.7	23.1	-24.6	-17.0
WORKER'S COMPENSATION	2,839,880	53.8	7.6	7.3	9.2	3.9	21.9	-4.0	15.4	1.5	9.7
GROUP ACCIDENT & HEALTH	153,976	78.0	2.6	3.9	10.3	1.9	.0	3.1	28.3	7.8	23.6
CREDIT ACCIDENT & HEALTH	6,200	34.1	.8	4.0	31.9	.8	.0	28.1	8.5	14.8	21.8
OTHER ACCIDENT & HEALTH	52,372	72.8	4.7	8.6	26.6	2.7	.0	-15.6	5.7	-5.8	-3.9
FIDELITY AND SURETY	176,528	43.1	9.2	14.0	33.0	4.3	.0	-3.8	7.5	.0	3.8
CREDIT	55,644	151.2	8.3	14.9	28.7	4.1	.0	-107.4	20.5	-44.8	-42.1
TOTAL LINES ABOVE	13,257,267	66.4	10.4	7.3	18.0	3.2	5.4	-11.0	9.1	-3.0	1.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

COLORADO

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		----PERCENT OF PREMIUM EARNED----									
PRIV PASS AUTO LIABILITY	274,773	74.6	12.1	5.0	16.7	2.9	.4	-12.0	8.4	-3.6	.0
PRIV PASS AUTO PHYS DAMAG	238,548	74.9	9.2	4.7	17.3	2.7	.5	-9.5	2.2	-3.9	-3.4
PRIV PASS TOTAL	513,321	74.7	11.0	4.9	16.9	2.8	.5	-11.0	5.8	-3.8	-1.4
COMM AUTO LIABILITY	64,471	83.1	13.1	9.1	19.2	3.3	.4	-28.5	10.7	-10.7	-7.0
COMM AUTO PHYS DAMG	41,424	68.3	7.8	8.2	21.4	2.9	.3	-9.0	2.0	-3.7	-3.3
COMM AUTO TOTAL	105,895	77.3	11.1	8.8	20.0	3.2	.4	-20.9	7.5	-7.9	-5.4
HOMEOWNERS	158,179	102.0	12.7	5.5	22.3	3.0	.3	-46.1	3.9	-20.3	-21.8
FARMOWNERS	10,791	78.7	6.8	8.5	25.8	3.0	1.4	-24.3	3.3	-10.4	-10.5
COMM MULTIPLE PERIL	129,734	69.4	12.2	13.4	24.3	3.6	.3	-23.3	7.2	-9.1	-6.9
OCEAN AND AIRCRAFT	11,595	72.7	7.2	9.4	18.1	2.6	.0	-10.2	8.8	-2.7	1.3
FIRE AND ALLIED LINES	93,714	64.3	6.5	11.3	23.7	3.3	.2	-9.5	3.6	-3.5	-2.3
MEDICAL MALPRACTICE	30,100	87.3	24.9	6.8	12.7	2.7	.0	-34.7	42.2	-6.6	14.1
OTHER LIABILITY	84,186	130.2	54.2	10.3	18.7	3.4	.3	-117.3	22.9	-48.9	-45.5
WORKER'S COMPENSATION	246,878	90.8	12.7	7.4	9.2	4.1	7.9	-32.2	14.9	-11.5	-5.8
GROUP ACCIDENT & HEALTH	12,024	86.3	2.9	3.9	10.3	1.9	.0	-5.4	28.4	3.7	19.1
CREDIT ACCIDENT & HEALTH	772	49.6	1.2	4.0	32.0	1.0	.0	12.0	8.5	7.4	13.1
OTHER ACCIDENT & HEALTH	13,323	59.0	3.6	8.3	25.8	2.6	.0	.3	5.5	1.3	4.5
FIDELITY AND SURETY	28,994	25.3	5.3	14.1	32.9	4.4	.0	17.8	7.5	9.8	15.5
CREDIT	11,485	42.7	2.4	15.5	28.8	3.8	.0	6.6	21.0	7.7	19.9
TOTAL LINES ABOVE	1,450,989	81.7	12.6	7.4	18.2	3.2	1.6	-24.9	8.9	-9.4	-6.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

CONNECTICUT

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	395,327	84.1	13.7	5.2	15.8	3.0	.7	-22.7	8.7	-8.4	-5.5
PRIV PASS AUTO PHYS DAMAG	218,908	71.1	9.2	4.8	16.4	2.9	.8	-5.6	2.2	-2.0	-1.2
PRIV PASS TOTAL	614,234	79.5	11.9	5.0	16.1	3.0	.7	-16.4	6.0	-6.2	-4.1
COMM AUTO LIABILITY	98,011	90.9	14.0	9.4	18.8	3.4	.3	-36.9	11.0	-14.5	-11.4
COMM AUTO PHYS DAMG	37,062	74.4	8.5	8.3	21.1	3.0	.2	-15.8	2.0	-6.8	-6.9
COMM AUTO TOTAL	135,073	86.4	12.2	9.0	19.6	3.2	.3	-30.9	7.8	-12.4	-10.6
HOMEOWNERS	214,483	51.3	6.7	5.7	21.7	3.0	1.0	10.3	3.9	5.6	8.6
FARMOWNERS	1,046	33.7	2.7	9.0	26.2	2.9	.0	25.2	3.4	12.3	16.2
COMM MULTIPLE PERIL	145,612	62.6	10.8	13.6	24.2	3.5	.6	-15.5	7.4	-5.4	-2.6
OCEAN AND AIRCRAFT	22,414	74.5	7.4	9.5	18.1	2.6	.3	-12.6	8.7	-3.8	.0
FIRE AND ALLIED LINES	109,235	58.7	5.7	11.8	23.2	3.4	.3	-3.4	3.7	-.7	1.0
MEDICAL MALPRACTICE	38,117	69.4	19.1	6.7	12.9	3.2	.0	-11.5	43.2	4.4	27.2
OTHER LIABILITY	135,118	63.4	26.2	10.3	18.4	3.4	.1	-22.0	23.6	-4.8	6.4
WORKER'S COMPENSATION	359,477	59.5	8.3	7.5	9.2	4.2	6.4	4.6	15.2	5.5	14.3
GROUP ACCIDENT & HEALTH	29,011	124.5	4.3	4.0	10.3	2.2	-.1	-45.4	30.1	-14.1	-1.1
CREDIT ACCIDENT & HEALTH	46	107.8	2.0	2.2	33.8	.9	.0	-46.9	7.3	-19.9	-19.6
OTHER ACCIDENT & HEALTH	3,866	79.9	5.2	8.8	26.1	2.7	.0	-22.9	6.0	-9.1	-7.7
FIDELITY AND SURETY	20,588	83.8	17.0	14.0	32.5	4.4	.0	-51.8	7.8	-22.0	-21.9
CREDIT	5,692	44.6	2.4	15.5	28.6	3.6	.0	5.0	20.5	6.9	18.6
TOTAL LINES ABOVE	1,834,013	69.4	10.8	7.7	17.8	3.3	1.7	-10.8	9.3	-2.9	1.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

DELAWARE

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	58,209	83.2	13.5	5.2	15.9	3.0	.2	-21.3	8.6	-7.8	-4.8
PRIV PASS AUTO PHYS DAMAG	37,621	62.4	8.1	4.9	16.6	2.9	.3	4.6	2.2	2.6	4.2
PRIV PASS TOTAL	95,830	75.0	11.2	5.1	16.2	3.0	.2	-10.9	6.0	-3.7	-1.2
COMM AUTO LIABILITY	12,088	106.6	16.6	9.4	19.0	3.3	.7	-55.8	10.8	-23.2	-21.7
COMM AUTO PHYS DAMG	6,774	55.3	6.4	8.4	21.3	2.9	.7	4.7	2.0	2.6	4.1
COMM AUTO TOTAL	18,862	88.2	12.6	9.0	19.8	3.2	.7	-33.7	7.6	-13.8	-12.2
HOMEOWNERS	27,720	44.4	5.7	5.8	21.6	3.1	.3	18.8	3.9	9.5	13.2
FARMOWNERS	1,536	71.7	6.7	9.5	26.0	2.9	.0	-17.0	3.0	-7.1	-6.8
COMM MULTIPLE PERIL	16,761	55.3	9.7	13.6	24.2	3.5	1.3	-7.9	7.3	-2.0	1.3
OCEAN AND AIRCRAFT	4,156	97.3	9.7	9.4	18.1	2.5	.0	-37.2	8.8	-15.1	-13.2
FIRE AND ALLIED LINES	16,969	-8.6	-.8	11.8	23.2	3.4	.8	70.1	3.5	33.0	40.6
MEDICAL MALPRACTICE	5,416	126.3	35.6	6.7	13.7	2.6	.0	-85.0	36.6	-30.9	-17.4
OTHER LIABILITY	17,223	50.5	20.7	10.3	18.7	3.4	.2	-4.1	23.3	3.3	15.8
WORKER'S COMPENSATION	43,328	65.8	9.2	7.4	9.2	3.4	7.9	-3.1	14.9	1.8	9.9
GROUP ACCIDENT & HEALTH	11,307	44.3	1.5	4.2	10.5	1.9	.0	37.4	29.8	23.9	43.3
CREDIT ACCIDENT & HEALTH	209	33.5	.8	3.8	33.8	1.0	.0	26.8	8.1	14.1	20.8
OTHER ACCIDENT & HEALTH	1,684	36.4	2.3	8.6	26.7	2.6	3.1	20.0	5.7	10.5	15.3
FIDELITY AND SURETY	4,341	3.5	.7	14.1	32.6	3.8	.0	44.9	7.5	22.3	30.1
CREDIT	1,331	66.9	3.8	15.2	28.1	3.8	.0	-18.0	21.2	-3.5	6.7
TOTAL LINES ABOVE	266,672	61.7	9.6	7.7	17.8	3.1	1.6	-1.8	9.1	1.2	6.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

DIST COLUMBIA

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	39,119	68.1	10.9	4.9	16.5	2.8	.5	-4.0	8.5	.0	4.4
PRIV PASS AUTO PHYS DAMAG	26,858	68.4	8.5	4.6	17.2	2.7	.6	-2.2	2.2	-.5	.5
PRIV PASS TOTAL	65,976	68.2	10.0	4.8	16.8	2.8	.6	-3.3	5.9	-.2	2.8
COMM AUTO LIABILITY	14,161	73.7	11.5	9.3	19.0	3.3	.3	-17.3	10.9	-5.5	-.8
COMM AUTO PHYS DAMG	3,308	59.1	6.8	8.3	21.1	2.9	.1	1.3	2.1	1.1	2.3
COMM AUTO TOTAL	17,469	71.0	10.1	8.9	19.7	3.2	.3	-13.4	7.7	-4.4	-1.2
HOMEOWNERS	22,575	51.0	6.5	5.7	21.6	3.0	.7	11.2	3.9	6.0	9.1
FARMOWNERS	4	-2.7	-.2	8.8	26.1	.8	.0	67.2	3.2	31.6	38.8
COMM MULTIPLE PERIL	29,891	57.9	10.1	13.5	24.2	3.6	1.1	-10.7	7.4	-3.2	.0
OCEAN AND AIRCRAFT	5,634	26.1	2.5	9.3	18.1	2.6	.1	40.9	8.7	20.7	28.9
FIRE AND ALLIED LINES	22,799	43.2	4.2	11.7	23.3	3.4	.1	13.7	3.5	7.1	10.2
MEDICAL MALPRACTICE	9,394	146.7	41.7	6.7	13.0	3.8	.0	-112.1	46.2	-41.3	-24.5
OTHER LIABILITY	31,085	92.9	38.8	10.4	18.5	3.4	.2	-64.5	23.6	-24.4	-16.4
WORKER'S COMPENSATION	104,138	64.8	9.0	7.4	9.2	3.8	4.9	.6	15.2	3.6	12.2
GROUP ACCIDENT & HEALTH	19,427	164.7	5.8	4.1	10.4	2.0	.6	-87.9	29.7	-33.8	-24.2
CREDIT ACCIDENT & HEALTH		-31.4	-.6	2.2	33.8	2.1	.0	93.7	7.3	44.7	56.3
OTHER ACCIDENT & HEALTH	1,679	90.5	5.8	8.6	26.5	2.5	.0	-34.0	5.7	-14.4	-13.9
FIDELITY AND SURETY	15,280	49.5	10.3	14.3	33.2	4.3	.0	-11.8	7.2	-3.8	-.7
CREDIT	3,393	31.6	1.7	15.7	28.6	4.3	.0	17.7	20.9	12.7	25.8
TOTAL LINES ABOVE	348,745	71.6	11.1	7.5	18.0	3.2	1.8	-13.4	9.1	-4.1	-.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

FLORIDA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	1,053,843	84.4	13.6	5.0	16.8	2.9	.5	-23.4	8.4	-8.9	-6.0
PRIV PASS AUTO PHYS DAMAG	581,338	73.7	9.1	4.6	17.5	2.8	.4	-8.4	2.2	-3.4	-2.8
PRIV PASS TOTAL	1,635,181	80.6	11.8	4.8	17.1	2.8	.5	-17.9	5.9	-6.9	-5.0
COMM AUTO LIABILITY	230,692	115.2	18.0	9.1	19.2	3.3	.3	-65.3	10.7	-27.7	-26.9
COMM AUTO PHYS DAMG	97,120	67.7	7.7	8.2	21.4	2.9	.1	-8.2	2.0	-3.3	-2.8
COMM AUTO TOTAL	327,813	101.1	14.5	8.8	19.9	3.2	.2	-47.9	7.5	-20.3	-20.0
HOMEOWNERS	495,612	63.0	7.8	5.5	22.7	3.0	.4	-2.5	3.9	-.3	1.7
FARMOWNERS	6,422	74.6	5.8	8.5	25.6	3.0	.0	-17.7	3.3	-7.4	-6.9
COMM MULTIPLE PERIL	357,525	71.8	12.7	13.3	24.3	3.6	.3	-26.1	7.2	-10.4	-8.4
OCEAN AND AIRCRAFT	73,120	99.1	9.8	9.3	18.3	2.5	.1	-39.3	8.9	-16.1	-14.2
FIRE AND ALLIED LINES	294,047	51.9	5.1	11.2	24.0	3.5	.3	3.8	3.5	2.5	4.8
MEDICAL MALPRACTICE	48,844	89.9	26.4	6.6	12.9	4.5	.0	-40.6	43.4	-9.0	11.9
OTHER LIABILITY	231,166	91.1	37.8	10.2	18.8	3.4	.1	-61.6	23.0	-23.2	-15.3
WORKER'S COMPENSATION	522,407	79.1	11.1	7.4	9.4	3.8	6.6	-17.6	14.8	-4.8	2.0
GROUP ACCIDENT & HEALTH	58,298	100.1	3.4	4.1	10.4	2.0	.0	-20.2	29.5	-2.7	12.1
CREDIT ACCIDENT & HEALTH	1,698	40.6	.9	3.9	32.1	.9	.0	21.3	8.4	11.6	18.1
OTHER ACCIDENT & HEALTH	31,861	76.4	4.9	8.6	26.6	2.9	.0	-19.4	5.7	-7.7	-6.0
FIDELITY AND SURETY	82,201	29.2	6.2	14.0	33.3	4.3	.0	12.7	7.4	7.5	12.6
CREDIT	26,202	59.0	3.2	15.6	28.5	4.0	.0	-10.5	20.4	-.3	10.2
TOTAL LINES ABOVE	4,192,397	77.3	11.9	7.4	18.4	3.2	1.1	-19.5	8.9	-7.0	-3.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

GEORGIA

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	425,506	74.7	12.0	4.9	16.7	2.9	.7	-12.1	8.4	-3.7	.0
PRIV PASS AUTO PHYS DAMAG	322,526	66.9	8.2	4.6	17.4	2.7	.8	-.8	2.2	.1	1.3
PRIV PASS TOTAL	748,032	71.3	10.4	4.8	17.0	2.8	.7	-7.2	5.9	-2.0	.6
COMM AUTO LIABILITY	110,079	80.5	12.6	9.1	19.2	3.3	.4	-25.2	10.7	-9.2	-5.3
COMM AUTO PHYS DAMG	55,728	67.1	7.6	8.2	21.4	2.9	.3	-7.6	2.0	-3.0	-2.5
COMM AUTO TOTAL	165,807	76.0	10.9	8.8	19.9	3.1	.4	-19.2	7.5	-7.2	-4.5
HOMEOWNERS	242,238	69.4	8.6	5.5	22.5	3.0	.5	-9.6	3.9	-3.5	-2.1
FARMOWNERS	21,248	80.9	6.7	8.3	25.5	3.0	.0	-24.6	3.4	-10.5	-10.6
COMM MULTIPLE PERIL	133,954	73.1	12.8	13.3	24.2	3.6	.3	-27.5	7.2	-11.0	-9.2
OCEAN AND AIRCRAFT	19,706	51.2	5.1	9.4	18.1	2.5	.1	13.1	8.8	8.0	13.9
FIRE AND ALLIED LINES	167,846	54.7	5.4	11.3	23.9	3.5	.3	.5	3.4	1.0	3.0
MEDICAL MALPRACTICE	30,078	65.6	19.6	7.3	13.0	2.8	.0	-8.5	43.6	5.7	29.3
OTHER LIABILITY	91,126	41.0	17.0	10.3	18.6	3.4	.1	9.2	23.1	9.3	23.0
WORKER'S COMPENSATION	312,285	69.7	9.8	7.4	9.2	4.1	5.1	-5.4	14.8	.7	8.6
GROUP ACCIDENT & HEALTH	31,090	86.4	2.9	4.1	10.4	1.9	.0	-5.8	29.7	3.8	20.0
CREDIT ACCIDENT & HEALTH	1,025	34.1	.8	4.0	32.4	.7	.0	27.8	8.4	14.6	21.6
OTHER ACCIDENT & HEALTH	13,120	78.8	5.0	8.7	26.0	2.8	.0	-21.5	5.8	-8.6	-7.1
FIDELITY AND SURETY	29,938	34.5	7.2	14.0	33.3	4.2	.0	6.5	7.3	4.6	9.2
CREDIT	10,643	58.0	3.2	15.7	28.7	3.1	.0	-8.8	21.0	.5	11.6
TOTAL LINES ABOVE	2,018,136	68.0	10.5	7.4	18.3	3.2	1.2	-8.8	8.9	-2.0	2.2

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

HAWAII

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		----------------PERCENT OF PREMIUM EARNED----------------									
PRIV PASS AUTO LIABILITY	111,276	64.6	10.5	4.9	15.7	3.0	.4	.6	8.4	2.1	6.9
PRIV PASS AUTO PHYS DAMAG	62,878	53.1	6.9	4.7	15.9	2.9	.6	15.5	2.1	7.6	10.1
PRIV PASS TOTAL	174,154	60.4	9.1	4.9	15.8	3.0	.5	6.1	5.8	4.1	7.9
COMM AUTO LIABILITY	27,361	90.4	13.7	9.2	18.7	3.3	.0	-35.5	10.7	-14.0	-10.8
COMM AUTO PHYS DAMG	9,578	53.9	6.2	8.3	21.2	2.9	.0	7.3	1.9	3.7	5.4
COMM AUTO TOTAL	36,939	81.0	11.3	8.9	19.5	3.2	.0	-24.1	7.5	-9.4	-7.1
HOMEOWNERS	32,400	195.7	25.0	5.6	21.3	3.2	.3	-151.4	3.8	-68.8	-78.8
FARMOWNERS	-28	-.5	.0	9.0	26.1	-.2	.0	65.6	3.3	30.9	38.0
COMM MULTIPLE PERIL	27,406	167.1	28.6	13.8	24.2	3.8	.0	-137.7	7.2	-61.7	-68.7
OCEAN AND AIRCRAFT	7,047	50.6	5.0	9.5	17.9	2.4	.0	14.3	8.4	8.4	14.3
FIRE AND ALLIED LINES	28,405	281.4	27.5	12.1	23.0	3.3	.2	-247.7	3.5	-113.1	-131.0
MEDICAL MALPRACTICE	4,290	67.5	18.5	6.5	12.6	2.9	.8	-9.0	40.4	4.7	26.6
OTHER LIABILITY	27,481	73.9	30.7	10.5	18.4	3.3	.1	-37.2	23.3	-11.9	-1.9
WORKER'S COMPENSATION	131,315	78.5	11.0	7.5	9.1	4.2	2.9	-13.4	14.9	-2.8	4.3
GROUP ACCIDENT & HEALTH	5,801	88.1	3.2	4.3	10.5	1.9	.1	-8.2	32.9	3.4	21.2
CREDIT ACCIDENT & HEALTH		-.5	.0	1.6	35.7	.0	.0	63.2	9.3	31.1	41.3
OTHER ACCIDENT & HEALTH	1,288	46.2	3.0	8.3	26.1	2.8	.0	13.3	5.9	7.4	11.8
FIDELITY AND SURETY	10,513	22.3	4.6	14.7	32.3	3.5	.0	22.2	6.7	11.7	17.2
CREDIT	3,412	105.3	6.0	13.8	28.0	3.2	.0	-56.5	20.9	-21.3	-14.2
TOTAL LINES ABOVE	490,426	95.0	14.9	7.6	17.5	3.3	1.0	-39.4	9.1	-16.1	-14.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

IDAHO

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	64,431	68.3	11.0	4.9	16.6	2.8	1.4	-5.3	8.4	-.6	3.6
PRIV PASS AUTO PHYS DAMAG	56,912	60.1	7.5	4.6	17.4	2.7	1.4	6.1	2.2	3.3	5.0
PRIV PASS TOTAL	121,344	64.5	9.5	4.8	16.9	2.7	1.4	.0	5.8	1.2	4.5
COMM AUTO LIABILITY	19,156	76.4	12.1	9.2	19.3	3.2	.3	-20.7	10.7	-7.1	-2.8
COMM AUTO PHYS DAMG	12,490	56.1	6.5	8.2	21.4	3.0	.2	4.2	2.0	2.4	3.8
COMM AUTO TOTAL	31,646	68.4	9.9	8.8	20.0	3.1	.3	-10.8	7.5	-3.3	.0
HOMEOWNERS	34,509	66.4	8.3	5.4	22.4	2.9	.1	-5.8	3.9	-1.8	.0
FARMOWNERS	10,487	82.5	7.1	7.9	26.2	2.9	.0	-26.7	3.6	-11.5	-11.6
COMM MULTIPLE PERIL	30,534	52.9	9.2	13.5	24.3	3.5	.3	-3.8	7.2	-.1	3.5
OCEAN AND AIRCRAFT	3,603	109.3	10.9	9.5	18.1	2.4	.0	-50.5	8.7	-21.3	-20.4
FIRE AND ALLIED LINES	32,042	70.6	7.0	11.3	23.7	3.2	.7	-16.9	3.6	-6.9	-6.3
MEDICAL MALPRACTICE	5,321	82.1	24.7	6.9	12.9	3.0	.4	-30.2	41.5	-4.7	16.0
OTHER LIABILITY	24,881	62.2	25.9	10.3	18.8	3.2	.3	-20.9	23.0	-4.5	6.6
WORKER'S COMPENSATION	58,549	55.8	7.9	7.4	9.3	3.9	8.2	7.1	14.8	6.5	15.4
GROUP ACCIDENT & HEALTH	5,896	85.9	2.9	3.9	10.3	1.8	.0	-5.0	28.8	4.0	19.7
CREDIT ACCIDENT & HEALTH	290	97.1	2.3	4.0	32.0	.8	.0	-36.3	8.5	-14.8	-13.0
OTHER ACCIDENT & HEALTH	1,426	46.8	3.0	8.6	26.6	2.7	.0	12.0	5.7	6.8	11.0
FIDELITY AND SURETY	5,612	26.5	5.5	14.0	32.7	4.0	.0	17.1	7.4	9.5	15.0
CREDIT	1,692	40.6	2.3	14.3	28.3	3.5	.0	10.7	21.0	9.5	22.1
TOTAL LINES ABOVE	367,831	63.9	9.9	7.4	18.2	3.1	1.9	-4.6	9.0	-.1	4.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

ILLINOIS

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	952,396	67.8	11.1	5.0	16.8	2.8	.1	-3.8	8.4	.0	4.5
PRIV PASS AUTO PHYS DAMAG	719,984	70.3	8.6	4.7	17.4	2.6	.1	-4.0	2.2	-1.3	-.4
PRIV PASS TOTAL	1,672,379	68.9	10.1	4.9	17.0	2.7	.1	-4.0	5.8	-.5	2.4
COMM AUTO LIABILITY	211,199	82.6	13.0	9.1	19.3	3.2	.4	-27.9	10.7	-10.4	-6.7
COMM AUTO PHYS DAMG	113,005	68.8	7.8	8.1	21.4	2.8	.5	-9.6	2.1	-3.9	-3.5
COMM AUTO TOTAL	324,204	77.8	11.2	8.7	20.0	3.0	.4	-21.5	7.5	-8.2	-5.7
HOMEOWNERS	547,890	64.4	7.9	5.5	22.5	2.9	.1	-3.5	3.9	-.7	1.1
FARMOWNERS	54,665	86.8	7.4	8.0	24.9	2.7	.0	-30.0	3.5	-13.0	-13.4
COMM MULTIPLE PERIL	431,386	80.7	14.2	13.2	24.3	3.4	.4	-36.5	7.2	-15.2	-14.0
OCEAN AND AIRCRAFT	48,397	64.1	6.3	9.3	18.1	2.5	.1	-.7	8.8	1.6	6.5
FIRE AND ALLIED LINES	411,580	52.7	5.2	11.2	23.8	3.3	.4	3.2	3.4	2.2	4.4
MEDICAL MALPRACTICE	106,587	184.7	55.8	6.7	10.3	2.8	.1	-160.7	42.4	-64.5	-53.6
OTHER LIABILITY	429,196	85.1	35.2	10.3	18.8	3.4	.2	-53.1	22.7	-19.4	-10.9
WORKER'S COMPENSATION	779,197	70.4	9.9	7.4	9.4	3.8	4.5	-5.7	14.8	.6	8.4
GROUP ACCIDENT & HEALTH	273,413	89.1	2.9	3.8	9.6	1.8	.6	-8.1	27.1	2.2	16.7
CREDIT ACCIDENT & HEALTH	1,608	67.7	1.6	4.0	33.9	.9	.0	-8.2	8.0	-2.0	1.7
OTHER ACCIDENT & HEALTH	53,062	64.2	3.9	8.3	25.7	2.7	.0	-5.1	5.5	-1.1	1.5
FIDELITY AND SURETY	71,516	49.3	10.4	14.1	32.8	3.9	.0	-10.7	7.5	-3.2	.0
CREDIT	17,842	89.7	4.9	15.2	28.8	3.6	.0	-42.3	21.0	-14.8	-6.5
TOTAL LINES ABOVE	5,222,922	73.5	11.4	7.4	18.3	3.1	.9	-14.7	8.9	-4.8	-1.0

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

INDIANA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	PERCENT OF PREMIUM EARNED									
		(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	335,241	65.9	10.7	5.0	16.9	2.8	.9	-2.4	8.4	.7	5.2
PRIV PASS AUTO PHYS DAMAG	303,702	68.1	8.4	4.7	17.5	2.6	1.0	-2.6	2.2	-.7	.3
PRIV PASS TOTAL	638,943	66.9	9.8	4.9	17.1	2.7	1.0	-2.7	5.8	.0	3.1
COMM AUTO LIABILITY	91,626	65.6	10.4	9.1	19.3	3.1	.4	-8.2	10.6	-1.4	3.9
COMM AUTO PHYS DAMG	67,208	61.1	6.9	8.1	21.4	2.7	.1	-.7	2.1	.1	1.2
COMM AUTO TOTAL	158,834	63.7	9.2	8.7	20.1	3.0	.3	-5.2	7.5	-.7	3.0
HOMEOWNERS	278,395	78.7	9.7	5.5	22.5	2.8	.0	-19.5	3.9	-8.1	-7.4
FARMOWNERS	45,881	84.9	7.3	7.8	25.4	2.7	.0	-28.2	3.3	-12.2	-12.7
COMM MULTIPLE PERIL	182,658	67.5	11.9	13.2	24.3	3.4	.2	-20.8	7.2	-7.9	-5.5
OCEAN AND AIRCRAFT	10,632	43.2	4.3	9.3	18.1	2.4	.2	22.1	8.7	12.1	18.7
FIRE AND ALLIED LINES	147,617	53.5	5.3	11.1	23.8	3.3	.6	2.2	3.4	1.7	3.8
MEDICAL MALPRACTICE	23,199	89.1	29.0	6.9	11.2	3.0	.1	-39.4	41.4	-9.0	11.0
OTHER LIABILITY	106,994	60.4	25.2	10.2	18.8	3.3	.2	-18.4	22.9	-3.4	7.9
WORKER'S COMPENSATION	135,462	69.5	9.8	7.4	9.4	4.0	5.4	-5.7	14.8	.6	8.5
GROUP ACCIDENT & HEALTH	795,307	96.7	3.0	3.2	7.4	1.3	.0	-11.7	19.3	-1.1	8.7
CREDIT ACCIDENT & HEALTH	1,034	80.3	1.9	4.0	32.1	.4	.0	-18.8	8.5	-6.8	-3.5
OTHER ACCIDENT & HEALTH	196,547	93.9	5.3	7.3	21.5	2.2	.0	-30.3	4.9	-12.8	-12.5
FIDELITY AND SURETY	26,384	36.1	7.7	14.0	33.2	4.2	.0	4.6	7.5	3.7	8.3
CREDIT	7,683	78.2	4.3	15.4	28.8	3.5	.0	-30.5	20.9	-9.4	-.1
TOTAL LINES ABOVE	2,755,570	77.8	11.8	7.3	18.2	3.1	.5	-18.9	8.7	-6.7	-3.4

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

IOWA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	PERCENT OF PREMIUM EARNED									
		(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	208,761	61.3	10.0	5.0	16.8	2.8	1.6	2.4	8.4	2.9	7.8
PRIV PASS AUTO PHYS DAMAG	163,511	61.5	7.5	4.7	17.4	2.7	1.7	4.1	2.2	2.4	3.9
PRIV PASS TOTAL	372,272	61.4	9.0	4.8	17.0	2.8	1.6	3.0	5.8	2.7	6.2
COMM AUTO LIABILITY	64,390	64.1	10.2	9.0	19.3	3.0	.3	-6.2	10.6	-.5	4.9
COMM AUTO PHYS DAMG	42,307	57.6	6.5	8.1	21.5	2.8	.3	3.0	2.1	1.8	3.2
COMM AUTO TOTAL	106,697	61.5	8.9	8.7	20.1	3.0	.3	-2.6	7.5	.4	4.4
HOMEOWNERS	121,374	57.2	7.0	5.5	22.4	2.9	.0	4.6	3.9	3.0	5.6
FARMOWNERS	25,792	75.1	6.7	8.5	25.0	2.9	.0	-18.5	3.4	-7.7	-7.3
COMM MULTIPLE PERIL	88,353	44.6	7.8	13.3	24.3	3.5	.7	5.4	7.2	4.1	8.6
OCEAN AND AIRCRAFT	6,670	40.3	4.0	9.4	18.1	2.5	.0	25.4	8.6	13.6	20.5
FIRE AND ALLIED LINES	203,430	31.8	3.1	11.0	23.6	3.4	.2	26.5	3.6	13.0	17.1
MEDICAL MALPRACTICE	19,318	98.9	30.9	6.6	11.2	3.0	.3	-51.1	41.6	-14.4	4.9
OTHER LIABILITY	103,084	55.7	23.1	10.2	18.9	3.4	.1	-11.6	22.6	-.4	11.4
WORKER'S COMPENSATION	174,487	55.0	7.8	7.4	9.4	4.0	6.0	10.1	14.7	7.8	16.9
GROUP ACCIDENT & HEALTH	12,051	77.7	2.6	3.9	10.4	1.8	.0	3.3	28.2	7.7	23.9
CREDIT ACCIDENT & HEALTH	1,086	86.8	2.1	3.9	32.0	1.1	.0	-26.1	8.6	-10.1	-7.3
OTHER ACCIDENT & HEALTH	22,344	71.6	4.4	8.3	25.5	2.6	.0	-12.7	5.5	-4.6	-2.4
FIDELITY AND SURETY	15,403	51.0	10.7	14.1	32.8	3.8	.0	-12.5	7.4	-4.1	-1.0
CREDIT	4,245	117.7	6.5	15.4	28.7	3.4	.0	-71.9	21.0	-28.4	-22.3
TOTAL LINES ABOVE	1,276,606	54.9	8.5	7.3	18.3	3.1	1.4	6.1	8.8	4.7	10.2

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

KANSAS

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	191,819	63.3	10.3	5.0	16.6	2.8	.2	1.5	8.3	2.5	7.4
PRIV PASS AUTO PHYS DAMAG	173,585	72.7	8.9	4.7	17.3	2.7	.2	-6.7	2.2	-2.6	-1.9
PRIV PASS TOTAL	365,405	67.8	9.9	4.8	16.9	2.8	.2	-2.6	5.8	.0	3.1
COMM AUTO LIABILITY	43,653	80.9	12.7	9.1	19.2	3.3	.3	-25.8	10.6	-9.5	-5.6
COMM AUTO PHYS DAMG	38,049	71.7	8.1	8.1	21.3	2.9	.3	-12.7	2.0	-5.4	-5.3
COMM AUTO TOTAL	81,702	76.6	11.0	8.7	20.0	3.2	.3	-20.0	7.5	-7.5	-4.9
HOMEOWNERS	144,032	76.6	9.5	5.5	22.3	2.9	.1	-17.2	3.9	-7.0	-6.2
FARMOWNERS	30,669	81.9	7.2	8.3	25.8	2.9	.0	-26.2	3.3	-11.3	-11.6
COMM MULTIPLE PERIL	79,521	61.1	10.7	13.4	24.3	3.5	.3	-13.5	7.2	-4.6	-1.7
OCEAN AND AIRCRAFT	13,613	174.8	17.6	9.5	18.1	2.5	.0	-122.6	8.5	-54.5	-59.5
FIRE AND ALLIED LINES	126,724	60.6	6.1	11.3	23.6	3.3	.8	-5.9	3.5	-1.9	-.4
MEDICAL MALPRACTICE	9,956	97.0	31.2	6.9	11.2	3.1	2.0	-51.6	41.2	-14.7	4.2
OTHER LIABILITY	53,860	49.9	20.9	10.4	18.7	3.7	.1	-3.8	22.8	3.2	15.7
WORKER'S COMPENSATION	152,626	70.4	9.9	7.4	9.2	4.1	4.7	-6.0	14.8	.4	8.3
GROUP ACCIDENT & HEALTH	16,290	95.4	3.2	3.9	10.2	1.9	.0	-14.8	28.5	-.6	14.2
CREDIT ACCIDENT & HEALTH	545	47.6	1.1	4.0	31.9	1.0	.0	14.1	8.5	8.3	14.2
OTHER ACCIDENT & HEALTH	13,033	65.9	4.1	8.3	25.7	2.7	.0	-6.8	5.5	-1.9	.6
FIDELITY AND SURETY	16,974	27.4	5.8	14.1	33.5	4.3	.0	14.8	6.6	8.2	13.1
CREDIT	7,049	65.5	3.6	15.4	28.6	3.1	.0	-16.4	20.7	-3.0	7.3
TOTAL LINES ABOVE	1,112,000	69.5	10.7	7.4	18.2	3.2	.9	-10.0	8.8	-2.7	1.4

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

KENTUCKY

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	216,132	68.7	11.1	5.0	16.9	2.8	1.1	-5.7	8.4	-.7	3.4
PRIV PASS AUTO PHYS DAMAG	186,320	74.7	9.1	4.6	17.5	2.7	1.2	-10.0	2.2	-4.1	-3.6
PRIV PASS TOTAL	402,452	71.5	10.4	4.8	17.1	2.7	1.1	-7.9	5.8	-2.3	.2
COMM AUTO LIABILITY	52,289	64.7	10.2	9.1	19.3	3.1	.6	-7.1	10.7	-.9	4.5
COMM AUTO PHYS DAMG	37,715	62.3	7.0	8.0	21.4	2.8	.3	-2.1	2.0	-.5	.4
COMM AUTO TOTAL	90,005	63.7	9.1	8.7	20.0	3.0	.5	-5.2	7.5	-.7	3.0
HOMEOWNERS	140,942	81.9	10.3	5.7	21.9	2.9	.1	-23.0	3.9	-9.7	-9.4
FARMOWNERS	37,426	75.5	6.0	8.0	25.6	2.9	.0	-18.2	3.3	-7.6	-7.2
COMM MULTIPLE PERIL	89,747	67.9	11.9	13.2	24.3	3.5	1.1	-22.1	7.2	-8.6	-6.3
OCEAN AND AIRCRAFT	10,506	106.3	10.5	9.2	18.2	2.4	.0	-46.8	8.7	-19.6	-18.4
FIRE AND ALLIED LINES	141,252	65.6	6.3	11.3	23.5	3.2	.2	-10.4	3.5	-4.0	-2.8
MEDICAL MALPRACTICE	15,585	100.5	32.2	6.8	11.2	3.2	.1	-54.2	41.4	-15.8	3.1
OTHER LIABILITY	63,405	38.3	16.0	10.2	18.7	3.5	.1	12.8	22.9	10.9	24.8
WORKER'S COMPENSATION	204,829	50.4	7.1	7.4	9.3	4.2	4.6	16.7	14.9	10.9	20.6
GROUP ACCIDENT & HEALTH	9,180	108.2	3.7	4.1	10.3	2.0	.0	-28.5	29.4	-6.6	7.6
CREDIT ACCIDENT & HEALTH	896	54.2	1.3	3.9	32.1	1.8	.0	6.3	8.6	4.8	10.2
OTHER ACCIDENT & HEALTH	7,648	61.7	3.9	8.6	26.5	2.8	.0	-3.7	5.7	-.4	2.4
FIDELITY AND SURETY	21,054	56.4	11.8	14.2	32.5	4.2	.0	-19.4	7.5	-7.2	-4.6
CREDIT	3,363	60.2	2.8	14.5	28.4	3.1	.0	-9.2	20.4	.2	10.9
TOTAL LINES ABOVE	1,238,290	66.7	10.3	7.4	18.2	3.1	1.3	-7.2	8.9	-1.3	3.0

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

LOUISIANA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	PERCENT OF PREMIUM EARNED (2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	390,515	72.5	11.7	4.9	16.5	2.8	.4	-8.9	8.4	-2.2	1.7
PRIV PASS AUTO PHYS DAMAG	283,850	63.6	7.8	4.6	17.1	2.7	.3	3.5	2.2	2.1	3.6
PRIV PASS TOTAL	674,366	68.8	10.1	4.8	16.7	2.8	.3	-3.6	5.8	-.4	2.5
COMM AUTO LIABILITY	139,083	96.8	15.1	9.2	19.0	3.3	.4	-44.1	10.6	-17.9	-15.5
COMM AUTO PHYS DAMG	58,129	57.2	6.5	8.3	20.9	3.0	.2	3.7	2.0	2.1	3.6
COMM AUTO TOTAL	197,212	85.1	12.2	8.9	19.6	3.2	.3	-29.6	7.5	-11.9	-10.1
HOMEOWNERS	256,593	60.6	7.7	5.7	21.8	3.1	.1	.7	3.9	1.2	3.4
FARMOWNERS	1,178	128.6	10.1	8.9	25.6	3.6	.0	-77.1	3.2	-34.7	-39.1
COMM MULTIPLE PERIL	126,577	49.5	8.6	13.5	24.2	3.7	.6	-.2	7.2	1.5	5.5
OCEAN AND AIRCRAFT	95,296	106.0	10.7	9.4	18.0	2.3	.0	-46.7	8.7	-19.5	-18.4
FIRE AND ALLIED LINES	188,464	45.0	4.4	11.5	23.6	3.4	.1	11.7	3.5	6.1	9.0
MEDICAL MALPRACTICE	12,796	123.5	36.0	7.1	12.9	3.1	.0	-82.8	43.0	-28.6	-11.2
OTHER LIABILITY	160,690	75.7	31.4	10.3	18.6	3.5	.5	-40.3	23.1	-13.4	-3.7
WORKER'S COMPENSATION	434,516	82.9	11.7	7.4	9.2	4.1	3.4	-18.9	14.8	-5.4	1.3
GROUP ACCIDENT & HEALTH	14,298	105.7	3.7	4.1	10.3	1.9	.0	-25.9	30.1	-5.3	9.4
CREDIT ACCIDENT & HEALTH	1,773	46.6	1.1	4.0	33.0	.9	.0	14.1	8.2	8.3	14.1
OTHER ACCIDENT & HEALTH	10,095	68.7	4.4	8.7	26.6	2.7	.0	-11.3	5.8	-3.9	-1.6
FIDELITY AND SURETY	33,969	-15.9	-3.3	14.0	33.1	4.6	.0	67.4	7.4	32.6	42.2
CREDIT	12,623	40.3	2.2	15.2	28.6	3.8	.0	9.7	20.3	8.9	21.0
TOTAL LINES ABOVE	2,220,448	70.1	10.8	7.4	18.0	3.2	.9	-10.7	8.9	-2.9	1.2

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

MAINE

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	69,177	71.2	11.5	4.9	16.5	2.8	.5	-7.6	8.4	-1.6	2.4
PRIV PASS AUTO PHYS DAMAG	57,697	58.9	7.4	4.5	17.1	2.7	.6	8.5	2.2	4.4	6.3
PRIV PASS TOTAL	126,874	65.6	9.6	4.7	16.7	2.8	.5	-.3	5.9	1.1	4.4
COMM AUTO LIABILITY	22,927	58.3	9.0	9.4	18.8	3.4	.3	.5	10.8	2.6	8.7
COMM AUTO PHYS DAMG	14,044	55.8	6.4	8.3	21.0	2.9	.1	5.1	2.0	2.8	4.3
COMM AUTO TOTAL	36,971	57.4	8.1	9.0	19.6	3.2	.2	2.2	7.6	2.7	7.1
HOMEOWNERS	64,869	53.5	6.9	5.7	21.5	3.0	1.0	8.2	3.9	4.6	7.5
FARMOWNERS	671	64.6	5.2	9.1	25.8	3.4	.0	-8.3	3.3	-3.0	-1.8
COMM MULTIPLE PERIL	36,879	53.0	9.2	13.6	24.1	3.6	.5	-4.2	7.3	-.3	3.4
OCEAN AND AIRCRAFT	5,857	82.0	8.2	9.5	17.9	2.5	.1	-20.5	8.7	-7.5	-4.2
FIRE AND ALLIED LINES	36,741	34.0	3.3	11.8	23.1	3.3	1.0	23.1	3.6	11.4	15.3
MEDICAL MALPRACTICE	7,796	91.9	27.4	6.9	13.0	3.3	.0	-42.7	42.7	-10.2	10.1
OTHER LIABILITY	22,565	60.0	25.1	10.4	18.4	3.4	.5	-18.0	23.3	-3.1	8.4
WORKER'S COMPENSATION	122,233	108.5	15.2	7.5	9.1	4.1	4.8	-49.5	15.0	-19.4	-15.0
GROUP ACCIDENT & HEALTH	11,337	83.3	3.0	4.0	10.3	1.9	.0	-2.7	30.0	5.4	21.9
CREDIT ACCIDENT & HEALTH	59	38.7	1.3	1.6	33.4	1.6	.0	23.2	9.1	12.7	19.6
OTHER ACCIDENT & HEALTH	6,375	86.3	5.9	9.0	26.7	2.6	.0	-30.6	5.9	-12.7	-11.9
FIDELITY AND SURETY	5,046	3.9	.8	14.1	33.1	4.1	.0	43.7	6.7	21.6	28.8
CREDIT	1,082	76.0	4.3	13.7	27.8	3.8	.0	-25.7	20.4	-7.3	1.9
TOTAL LINES ABOVE	485,355	71.2	11.1	7.5	17.9	3.2	1.6	-12.7	9.0	-3.8	.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

MARYLAND

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	PERCENT OF PREMIUM EARNED									
		(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	494,171	80.6	12.9	4.9	16.6	2.9	.7	-18.8	8.4	-6.8	-3.5
PRIV PASS AUTO PHYS DAMAG	254,510	64.1	8.0	4.6	17.2	2.7	.8	2.3	2.2	1.5	3.0
PRIV PASS TOTAL	748,681	75.0	11.0	4.8	16.8	2.8	.7	-11.4	5.9	-3.9	-1.5
COMM AUTO LIABILITY	95,354	80.1	12.5	9.3	19.0	3.3	.6	-25.0	10.7	-9.1	-5.1
COMM AUTO PHYS DAMG	38,186	57.0	6.5	8.2	21.3	2.9	.6	3.2	2.0	1.9	3.3
COMM AUTO TOTAL	133,541	73.5	10.5	8.9	19.8	3.1	.6	-16.7	7.6	-6.0	-3.1
HOMEOWNERS	182,318	56.4	7.2	5.7	21.8	3.0	.9	4.6	3.9	3.0	5.5
FARMOWNERS	6,338	49.7	4.1	8.9	26.3	3.0	2.1	5.6	3.3	3.3	5.6
COMM MULTIPLE PERIL	129,011	51.6	9.0	13.4	24.2	3.6	1.2	-3.3	7.3	.0	3.8
OCEAN AND AIRCRAFT	13,901	74.8	7.5	9.4	18.1	2.5	.1	-12.5	8.8	-3.8	.0
FIRE AND ALLIED LINES	106,928	42.3	4.1	11.6	23.5	3.5	.8	13.8	3.5	7.1	10.1
MEDICAL MALPRACTICE	32,693	116.4	32.8	6.6	12.6	2.9	.0	-71.5	45.4	-22.8	-3.2
OTHER LIABILITY	86,019	72.4	30.0	10.3	18.6	3.5	.2	-35.3	23.2	-11.1	-1.0
WORKER'S COMPENSATION	337,619	57.2	8.0	7.3	9.3	3.9	6.5	7.4	14.9	6.7	15.6
GROUP ACCIDENT & HEALTH	16,273	73.8	2.6	4.1	10.5	2.0	.0	6.9	29.9	9.8	27.0
CREDIT ACCIDENT & HEALTH	1,492	29.9	.7	4.0	33.9	1.0	.0	30.3	7.7	15.6	22.4
OTHER ACCIDENT & HEALTH	8,200	49.4	3.2	8.6	26.7	2.8	.0	9.1	5.8	5.4	9.4
FIDELITY AND SURETY	29,650	17.0	3.6	14.0	32.9	4.1	.0	28.1	7.5	14.6	21.0
CREDIT	12,788	41.7	2.3	15.7	28.5	4.0	.0	7.5	20.8	8.1	20.3
TOTAL LINES ABOVE	1,845,453	65.5	10.1	7.4	18.1	3.2	1.8	-6.3	9.0	-.9	3.6

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

MASSACHUSETTS

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	668,326	75.9	12.2	4.9	16.4	3.0	.1	-12.7	8.5	-3.9	-.2
PRIV PASS AUTO PHYS DAMAG	528,483	66.2	8.2	4.5	17.0	2.8	.3	.6	2.2	.8	2.1
PRIV PASS TOTAL	1,196,809	71.6	10.5	4.7	16.6	2.9	.2	-6.8	5.9	-1.8	.9
COMM AUTO LIABILITY	156,661	83.4	12.8	9.4	18.8	3.4	.2	-28.2	10.8	-10.5	-6.7
COMM AUTO PHYS DAMG	92,482	62.5	7.1	8.4	21.1	3.0	.0	-2.5	2.0	-.7	.2
COMM AUTO TOTAL	249,143	75.6	10.7	9.1	19.6	3.3	.1	-18.6	7.6	-6.8	-4.0
HOMEOWNERS	419,130	41.4	5.3	5.7	21.6	3.0	2.5	20.0	3.9	10.0	13.9
FARMOWNERS	616	41.2	3.3	8.9	26.1	2.6	.0	17.6	3.4	8.8	12.2
COMM MULTIPLE PERIL	232,538	49.7	8.6	13.6	24.1	3.6	1.0	-.9	7.3	1.2	5.2
OCEAN AND AIRCRAFT	32,731	71.4	7.1	9.4	17.9	2.4	.2	-8.7	8.8	-2.0	2.1
FIRE AND ALLIED LINES	180,289	46.2	4.5	11.7	23.2	3.4	1.0	9.7	3.6	5.2	8.0
MEDICAL MALPRACTICE	7,043	14.8	4.6	6.5	11.0	3.0	.2	59.7	43.0	36.9	65.7
OTHER LIABILITY	172,156	71.3	29.4	10.4	18.5	3.4	.1	-33.4	23.4	-10.2	.2
WORKER'S COMPENSATION	495,488	81.9	11.4	7.4	9.1	4.2	5.8	-20.2	15.0	-6.0	.8
GROUP ACCIDENT & HEALTH	33,646	94.5	3.2	4.1	10.3	1.9	.0	-14.3	29.6	.0	15.3
CREDIT ACCIDENT & HEALTH	1	-3.5	-.1	4.5	35.8	2.0	.0	61.3	9.2	30.2	40.3
OTHER ACCIDENT & HEALTH	9,481	76.3	5.0	8.6	26.6	2.5	.2	-19.3	5.7	-7.6	-5.9
FIDELITY AND SURETY	35,778	50.5	10.4	13.9	33.6	4.8	.0	-13.5	6.7	-4.7	-2.0
CREDIT	9,554	57.0	3.1	15.6	28.4	3.6	.0	-7.9	20.5	.8	11.7
TOTAL LINES ABOVE	3,074,404	66.2	10.3	7.5	17.9	3.3	1.5	-6.8	9.1	-1.1	3.4

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

MICHIGAN

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	721,664	89.4	14.5	5.0	17.0	2.8	.0	-28.9	8.7	-11.4	-8.8
PRIV PASS AUTO PHYS DAMAG	785,768	77.0	9.5	4.6	17.6	2.6	.1	-11.6	2.2	-4.8	-4.5
PRIV PASS TOTAL	1,507,433	83.0	12.2	4.8	17.3	2.7	.0	-20.2	6.0	-7.9	-6.2
COMM AUTO LIABILITY	125,257	79.4	12.5	9.1	19.2	3.2	.2	-23.8	10.8	-8.5	-4.4
COMM AUTO PHYS DAMG	127,222	69.3	7.9	8.2	21.4	2.2	.3	-9.4	2.0	-3.9	-3.4
COMM AUTO TOTAL	252,479	74.3	10.7	8.8	20.0	2.7	.2	-16.9	7.6	-6.1	-3.1
HOMEOWNERS	466,324	73.8	9.1	5.4	22.6	2.9	.0	-14.1	3.9	-5.6	-4.5
FARMOWNERS	42,287	68.9	5.8	8.2	25.6	2.7	.0	-11.3	3.4	-4.4	-3.4
COMM MULTIPLE PERIL	340,720	67.6	11.9	13.2	24.3	3.4	.5	-21.0	7.3	-8.0	-5.6
OCEAN AND AIRCRAFT	30,041	52.3	5.1	9.2	18.1	2.5	.0	12.3	8.7	7.6	13.5
FIRE AND ALLIED LINES	191,760	49.3	4.9	11.3	23.7	3.3	.4	6.8	3.4	3.9	6.4
MEDICAL MALPRACTICE	71,505	152.7	45.7	6.5	11.2	2.8	2.4	-121.6	42.2	-46.6	-32.8
OTHER LIABILITY	396,673	88.8	36.9	10.3	18.6	3.9	1.3	-60.0	23.2	-22.5	-14.3
WORKER'S COMPENSATION	590,514	59.4	8.4	7.4	9.3	3.5	12.9	-1.2	14.9	2.7	10.9
GROUP ACCIDENT & HEALTH	45,748	84.2	2.9	4.0	10.4	1.9	.0	-3.7	29.1	4.7	20.7
CREDIT ACCIDENT & HEALTH	624	67.2	1.6	4.0	33.8	.6	.0	-7.4	8.0	-1.6	2.2
OTHER ACCIDENT & HEALTH	15,066	49.8	3.2	8.5	26.4	2.7	.0	9.1	5.7	5.4	9.4
FIDELITY AND SURETY	32,317	66.3	14.1	14.3	32.6	4.8	.0	-32.4	7.6	-13.2	-11.5
CREDIT	16,005	104.8	5.8	15.4	28.7	3.2	.0	-58.1	21.0	-22.0	-14.9
TOTAL LINES ABOVE	3,999,495	76.2	11.8	7.3	18.4	3.1	2.2	-19.2	9.0	-6.8	-3.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

MINNESOTA

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	418,413	71.1	11.5	4.9	16.7	2.8	.1	-7.2	8.4	-1.5	2.6
PRIV PASS AUTO PHYS DAMAG	240,895	59.4	7.3	4.6	17.3	2.7	.1	8.2	2.2	4.2	6.1
PRIV PASS TOTAL	659,308	66.8	9.8	4.8	16.9	2.7	.1	-1.4	5.8	.6	3.8
COMM AUTO LIABILITY	88,553	82.3	13.0	9.1	19.2	3.2	.2	-27.2	10.7	-10.1	-6.3
COMM AUTO PHYS DAMG	53,235	57.8	6.6	8.1	21.4	2.9	.1	2.8	2.0	1.7	3.1
COMM AUTO TOTAL	141,787	73.1	10.5	8.7	20.0	3.1	.2	-15.8	7.5	-5.6	-2.6
HOMEOWNERS	235,269	56.9	7.0	5.4	22.4	2.9	.1	4.9	3.9	3.1	5.7
FARMOWNERS	22,342	83.8	7.6	8.4	25.3	3.0	.0	-28.3	3.4	-12.3	-12.6
COMM MULTIPLE PERIL	159,350	65.9	11.5	13.4	24.3	3.4	1.1	-19.8	7.3	-7.5	-5.0
OCEAN AND AIRCRAFT	26,220	56.5	5.6	9.4	18.1	2.5	.0	7.6	8.7	5.4	10.9
FIRE AND ALLIED LINES	207,110	78.3	7.8	11.1	23.7	3.3	.4	-24.8	3.5	-10.6	-10.6
MEDICAL MALPRACTICE	17,330	72.5	22.5	6.4	11.1	2.9	.2	-15.8	42.4	1.9	24.6
OTHER LIABILITY	134,289	76.7	31.9	10.2	18.8	3.4	.1	-41.3	22.8	-14.0	-4.4
WORKER'S COMPENSATION	367,186	97.5	13.8	7.4	9.3	3.9	7.1	-39.2	14.8	-14.7	-9.5
GROUP ACCIDENT & HEALTH	51,572	91.0	3.1	3.9	10.5	1.8	.0	-10.4	28.3	1.3	16.4
CREDIT ACCIDENT & HEALTH	511	96.8	2.3	4.0	31.9	1.0	.0	-36.3	8.5	-14.8	-12.9
OTHER ACCIDENT & HEALTH	26,057	75.7	4.7	8.3	25.7	2.6	.0	-17.2	5.5	-6.7	-5.0
FIDELITY AND SURETY	29,811	57.0	11.9	14.1	32.6	4.0	.0	-19.8	7.4	-7.5	-4.8
CREDIT	7,851	46.6	2.6	15.2	28.4	2.7	.0	4.2	21.0	6.5	18.7
TOTAL LINES ABOVE	2,085,994	73.8	11.4	7.3	18.3	3.1	1.4	-15.6	8.9	-5.2	-1.4

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

MISSISSIPPI

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	121,899	75.9	12.2	4.9	16.6	2.8	1.0	-13.7	8.3	-4.4	-.8
PRIV PASS AUTO PHYS DAMAG	135,286	66.3	8.1	4.6	17.3	2.7	1.0	-.2	2.2	.3	1.6
PRIV PASS TOTAL	257,185	70.8	10.3	4.8	16.9	2.8	1.0	-6.8	5.8	-1.8	.8
COMM AUTO LIABILITY	43,745	81.2	12.7	9.1	19.1	3.3	.5	-26.2	10.6	-9.7	-5.8
COMM AUTO PHYS DAMG	32,317	54.6	6.2	8.2	21.3	2.9	.4	6.2	2.0	3.3	4.9
COMM AUTO TOTAL	76,062	69.9	10.0	8.8	19.8	3.1	.5	-12.3	7.5	-4.0	-.7
HOMEOWNERS	107,182	80.9	10.3	5.7	21.8	3.1	1.6	-23.6	3.9	-10.0	-9.7
FARMOWNERS	440	167.0	13.2	8.9	25.5	3.0	.0	-117.7	3.3	-53.4	-61.0
COMM MULTIPLE PERIL	44,356	50.1	8.8	13.4	24.2	3.4	2.8	-2.9	7.2	.2	4.0
OCEAN AND AIRCRAFT	8,922	61.7	6.2	9.4	18.0	2.4	.0	2.0	8.7	2.8	7.9
FIRE AND ALLIED LINES	131,022	49.5	4.9	11.6	23.7	3.4	.8	5.9	3.5	3.4	5.9
MEDICAL MALPRACTICE	8,276	90.8	26.6	7.1	13.0	3.2	.0	-40.9	44.2	-9.1	12.3
OTHER LIABILITY	43,870	58.0	24.1	10.3	18.6	3.4	.6	-15.2	23.0	-1.9	9.7
WORKER'S COMPENSATION	114,648	66.4	9.3	7.4	9.2	4.1	4.4	-1.1	14.8	2.7	11.0
GROUP ACCIDENT & HEALTH	14,498	81.6	2.8	4.1	10.3	1.9	.0	-1.0	30.0	6.1	22.9
CREDIT ACCIDENT & HEALTH	371	34.6	.8	3.9	32.1	.7	.0	27.6	8.4	14.5	21.5
OTHER ACCIDENT & HEALTH	7,625	79.2	5.1	8.7	26.6	2.8	.0	-22.6	5.8	-9.1	-7.7
FIDELITY AND SURETY	14,333	36.7	7.7	14.1	33.0	3.6	.0	4.6	7.5	3.7	8.3
CREDIT	3,354	56.0	3.1	15.4	28.9	3.7	.0	-7.3	20.9	1.2	12.3
TOTAL LINES ABOVE	832,143	66.1	10.2	7.4	18.1	3.2	1.5	-6.6	8.9	-1.1	3.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

MISSOURI

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	347,435	66.9	10.9	5.0	16.8	2.8	.1	-2.7	8.4	.6	5.1
PRIV PASS AUTO PHYS DAMAG	312,511	78.1	9.6	4.7	17.4	2.7	.1	-12.9	2.2	-5.4	-5.2
PRIV PASS TOTAL	659,946	72.2	10.6	4.9	17.0	2.8	.1	-7.8	5.8	-2.3	.3
COMM AUTO LIABILITY	87,298	78.7	12.4	9.1	19.3	3.2	.5	-23.4	10.7	-8.4	-4.3
COMM AUTO PHYS DAMG	51,591	81.2	9.2	8.1	21.4	2.8	.4	-23.4	2.1	-10.3	-11.0
COMM AUTO TOTAL	138,888	79.6	11.4	8.7	20.0	3.1	.5	-23.6	7.5	-9.1	-6.8
HOMEOWNERS	233,788	104.8	12.9	5.5	22.4	2.9	.1	-48.8	3.9	-21.5	-23.2
FARMOWNERS	29,748	107.5	8.7	8.4	25.7	3.0	.0	-53.5	3.3	-23.9	-26.3
COMM MULTIPLE PERIL	154,533	82.4	14.6	13.3	24.3	3.6	.5	-38.8	7.2	-16.2	-15.3
OCEAN AND AIRCRAFT	38,486	64.5	6.4	9.3	18.2	2.5	.0	-1.2	8.6	1.3	6.0
FIRE AND ALLIED LINES	166,186	71.3	7.1	11.1	23.8	3.3	.3	-17.1	3.4	-7.1	-6.5
MEDICAL MALPRACTICE	28,603	103.5	33.2	6.8	11.2	3.1	.1	-58.2	40.7	-17.7	.3
OTHER LIABILITY	114,013	97.7	40.8	10.3	18.8	3.5	.2	-71.4	22.8	-27.8	-20.7
WORKER'S COMPENSATION	211,461	69.8	9.9	7.4	9.3	4.0	5.7	-6.4	14.8	.3	8.0
GROUP ACCIDENT & HEALTH	44,173	56.1	1.9	3.9	10.3	1.9	.0	25.6	28.3	18.0	35.9
CREDIT ACCIDENT & HEALTH	582	86.2	2.1	4.0	31.9	.3	.0	-24.6	8.5	-9.4	-6.7
OTHER ACCIDENT & HEALTH	31,336	65.5	4.0	8.3	25.7	2.6	.0	-6.2	5.5	-1.6	.9
FIDELITY AND SURETY	29,126	48.6	10.4	14.2	32.7	3.9	.0	-10.0	7.4	-2.9	.3
CREDIT	8,558	84.2	4.7	15.2	28.7	3.2	.0	-36.2	21.2	-12.0	-3.0
TOTAL LINES ABOVE	1,889,426	78.9	12.2	7.4	18.3	3.1	.8	-20.9	8.8	-7.6	-4.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

MONTANA

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	59,332	73.6	11.9	4.9	16.5	2.8	.1	-10.1	8.4	-2.8	1.0
PRIV PASS AUTO PHYS DAMAG	51,969	86.2	10.7	4.6	17.2	2.7	.2	-21.8	2.2	-9.5	-10.0
PRIV PASS TOTAL	111,301	79.5	11.7	4.8	16.8	2.8	.1	-15.9	5.8	-6.0	-4.0
COMM AUTO LIABILITY	19,801	82.0	12.9	9.2	19.2	3.3	.3	-27.2	10.6	-10.2	-6.3
COMM AUTO PHYS DAMG	16,733	69.2	8.0	8.3	21.4	2.9	.2	-10.2	2.0	-4.2	-3.9
COMM AUTO TOTAL	36,534	76.2	11.0	8.9	19.9	3.2	.2	-19.6	7.5	-7.4	-4.7
HOMEOWNERS	35,529	116.2	14.5	5.5	22.1	3.0	.1	-61.5	3.9	-27.4	-30.1
FARMOWNERS	8,120	97.5	8.8	8.4	26.2	3.1	.0	-44.4	3.3	-19.7	-21.3
COMM MULTIPLE PERIL	31,657	71.9	12.5	13.6	24.3	3.6	.3	-26.5	7.3	-10.6	-8.6
OCEAN AND AIRCRAFT	3,569	120.3	12.1	9.5	18.0	2.5	.0	-62.6	8.5	-26.9	-27.1
FIRE AND ALLIED LINES	46,412	62.0	6.2	11.5	23.6	3.3	.6	-7.4	3.6	-2.6	-1.1
MEDICAL MALPRACTICE	5,307	99.5	30.0	7.1	12.6	3.0	6.1	-58.7	39.3	-18.4	-.9
OTHER LIABILITY	17,732	75.4	31.3	10.3	18.7	3.3	.0	-39.2	22.8	-13.0	-3.2
WORKER'S COMPENSATION	34,217	92.1	13.0	7.4	9.1	4.2	3.2	-29.3	14.9	-10.2	-4.2
GROUP ACCIDENT & HEALTH	2,165	102.4	3.4	3.9	10.2	1.9	.0	-22.0	28.9	-3.8	10.7
CREDIT ACCIDENT & HEALTH	360	70.4	2.8	4.2	31.9	1.8	.0	-11.3	10.5	-2.9	2.0
OTHER ACCIDENT & HEALTH	2,051	54.8	3.5	8.6	26.6	2.6	.0	3.6	5.7	2.9	6.4
FIDELITY AND SURETY	6,150	44.8	9.3	14.1	32.7	4.0	.0	-5.1	7.6	-.7	3.1
CREDIT	524	72.8	4.0	14.8	28.7	3.3	.0	-23.9	20.7	-6.4	3.3
TOTAL LINES ABOVE	341,628	81.4	12.6	7.4	18.1	3.2	.6	-23.6	9.0	-8.9	-5.7

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

NEBRASKA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	97,785	73.4	11.9	4.9	16.7	2.8	.7	-10.7	8.4	-3.1	.8
PRIV PASS AUTO PHYS DAMAG	98,543	62.6	7.7	4.6	17.3	2.7	.9	3.9	2.2	2.3	3.8
PRIV PASS TOTAL	196,328	68.0	10.0	4.8	16.9	2.7	.8	-3.5	5.8	-.3	2.6
COMM AUTO LIABILITY	34,685	64.5	10.2	9.1	19.3	3.2	.6	-7.1	10.7	-.9	4.5
COMM AUTO PHYS DAMG	28,072	59.1	6.7	8.1	21.4	2.8	.5	1.1	2.1	.9	2.2
COMM AUTO TOTAL	62,757	62.1	8.9	8.7	20.0	3.1	.6	-3.6	7.5	.0	3.9
HOMEOWNERS	75,242	52.3	6.4	5.4	22.4	2.9	.1	10.2	3.9	5.5	8.5
FARMOWNERS	21,015	73.8	6.4	8.3	25.5	2.9	.0	-17.1	3.4	-7.1	-6.5
COMM MULTIPLE PERIL	56,558	46.7	8.1	13.3	24.3	3.5	.4	3.3	7.2	3.1	7.5
OCEAN AND AIRCRAFT	6,229	93.4	9.2	9.6	18.1	2.7	.0	-33.1	8.5	-13.4	-11.2
FIRE AND ALLIED LINES	128,937	49.6	4.9	11.2	23.7	3.3	.3	6.7	3.5	3.8	6.4
MEDICAL MALPRACTICE	5,716	45.8	14.6	6.8	11.2	3.0	.1	18.2	41.1	17.3	42.0
OTHER LIABILITY	39,582	53.6	22.2	10.2	18.8	3.3	.1	-8.5	22.7	1.0	13.2
WORKER'S COMPENSATION	82,377	69.8	9.9	7.4	9.3	4.1	4.0	-4.8	14.7	.9	8.9
GROUP ACCIDENT & HEALTH	15,749	81.6	2.7	3.9	10.4	1.9	.0	-.6	28.6	5.9	22.0
CREDIT ACCIDENT & HEALTH	274	64.3	1.5	4.0	32.2	1.1	.0	-3.2	8.5	.3	4.9
OTHER ACCIDENT & HEALTH	11,681	57.2	3.5	8.3	25.8	2.6	.0	2.2	5.5	2.2	5.5
FIDELITY AND SURETY	12,016	19.2	4.0	14.1	32.7	3.8	.0	26.0	7.4	13.6	19.9
CREDIT	2,262	96.6	5.4	15.4	28.7	3.2	.0	-49.5	21.1	-18.1	-10.2
TOTAL LINES ABOVE	716,723	59.8	9.2	7.3	18.3	3.1	.8	1.1	8.8	2.4	7.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

NEVADA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	116,827	70.7	11.5	4.8	16.5	2.8	3.3	-9.8	8.4	-2.7	1.2
PRIV PASS AUTO PHYS DAMAG	75,072	60.9	7.7	4.5	17.2	2.6	3.2	3.6	2.2	2.1	3.7
PRIV PASS TOTAL	191,899	66.9	9.9	4.7	16.8	2.8	3.2	-4.4	5.8	-.7	2.1
COMM AUTO LIABILITY	16,800	97.4	15.4	9.2	19.2	3.3	.3	-45.0	10.6	-18.4	-15.9
COMM AUTO PHYS DAMG	8,989	55.3	6.4	8.2	21.4	2.9	.3	5.3	2.0	2.8	4.4
COMM AUTO TOTAL	25,789	82.7	12.0	8.8	20.0	3.1	.3	-27.2	7.5	-10.8	-8.7
HOMEOWNERS	51,968	59.4	7.4	5.4	22.[illegible]	3.0	.4	1.9	3.9	1.7	4.1
FARMOWNERS	1,364	57.7	4.9	8.8	25.8	3.2	.0	-.5	3.5	.5	2.4
COMM MULTIPLE PERIL	48,869	57.8	10.1	13.5	24.2	3.6	.1	-9.6	7.3	-2.8	.5
OCEAN AND AIRCRAFT	5,610	88.3	8.9	9.5	18.1	2.4	.0	-27.4	8.5	-10.7	-8.1
FIRE AND ALLIED LINES	39,310	60.4	6.0	11.4	23.6	3.2	.0	-4.9	3.6	-1.4	.1
MEDICAL MALPRACTICE	7,474	117.6	36.3	7.3	12.7	3.0	1.1	-78.1	39.7	-27.3	-11.1
OTHER LIABILITY	22,565	22.8	9.5	10.2	18.8	3.3	.0	35.2	22.8	21.1	36.9
WORKER'S COMPENSATION	1,905	28.3	4.0	7.4	9.3	4.0	7.5	39.2	14.7	21.2	32.7
GROUP ACCIDENT & HEALTH	7,620	106.6	3.6	3.9	10.3	1.9	.0	-26.6	29.2	-5.9	8.4
CREDIT ACCIDENT & HEALTH	285	69.1	1.7	4.1	32.0	1.0	.0	-8.2	8.0	-2.0	1.8
OTHER ACCIDENT & HEALTH	1,723	72.3	4.7	8.6	26.6	2.9	.0	-15.3	5.7	-5.7	-3.7
FIDELITY AND SURETY	9,548	81.6	17.2	14.1	32.8	4.3	.0	-50.3	7.4	-21.5	-21.3
CREDIT	1,725	143.2	7.9	15.3	28.6	3.6	.0	-98.8	20.5	-41.0	-37.2
TOTAL LINES ABOVE	417,653	65.3	10.2	7.3	18.1	3.1	1.6	-5.9	8.9	-.7	3.8

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

NEW HAMPSHIRE

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	PERCENT OF PREMIUM EARNED (2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	88,719	71.1	11.6	5.2	15.7	3.0	1.0	-7.7	8.6	-1.6	2.4
PRIV PASS AUTO PHYS DAMAG	74,300	58.5	7.6	4.9	16.2	2.9	1.2	8.3	2.1	4.3	6.1
PRIV PASS TOTAL	163,019	65.4	9.8	5.1	15.9	3.0	1.1	-.4	5.9	1.1	4.3
COMM AUTO LIABILITY	21,439	84.1	13.0	9.5	18.8	3.5	.5	-29.5	10.8	-11.1	-7.5
COMM AUTO PHYS DAMG	14,601	54.6	6.2	8.4	21.1	3.1	.3	6.0	2.0	3.2	4.8
COMM AUTO TOTAL	36,040	72.1	10.3	9.1	19.5	3.3	.4	-15.0	7.6	-5.2	-2.1
HOMEOWNERS	67,120	56.5	7.4	5.8	21.4	3.1	2.0	3.6	3.9	2.5	4.9
FARMOWNERS	223	133.3	12.4	9.6	25.7	2.1	.0	-83.3	3.0	-37.6	-42.6
COMM MULTIPLE PERIL	33,490	59.6	10.4	13.7	24.2	3.5	.9	-12.4	7.3	-4.1	-1.0
OCEAN AND AIRCRAFT	4,392	94.0	9.4	9.5	17.9	2.3	.2	-33.4	8.7	-13.4	-11.2
FIRE AND ALLIED LINES	21,899	49.4	4.8	11.9	23.0	4.4	1.2	4.9	3.6	3.0	5.4
MEDICAL MALPRACTICE	1,221	72.6	19.9	6.3	13.7	3.6	.2	-16.5	36.5	.5	19.4
OTHER LIABILITY	25,411	68.8	28.4	10.4	18.5	3.1	.0	-29.5	23.2	-8.3	2.0
WORKER'S COMPENSATION	92,425	68.6	9.5	7.5	9.0	4.1	4.3	-3.3	15.1	1.8	9.9
GROUP ACCIDENT & HEALTH	11,266	92.7	3.2	4.0	10.7	1.8	.0	-12.5	30.0	.9	16.5
CREDIT ACCIDENT & HEALTH	151	85.0	2.8	1.5	33.8	2.2	.0	-25.6	9.1	-9.7	-6.7
OTHER ACCIDENT & HEALTH	1,649	51.6	3.3	8.6	26.4	2.5	.0	7.3	5.8	4.6	8.4
FIDELITY AND SURETY	4,894	36.0	7.4	14.1	33.4	3.9	.0	5.0	6.6	3.8	7.9
CREDIT	1,762	47.9	2.2	14.0	27.8	3.1	.0	4.7	20.4	6.7	18.4
TOTAL LINES ABOVE	464,961	64.8	10.2	7.7	17.6	3.3	1.7	-5.5	9.1	-.5	4.0

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

NEW JERSEY

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	1,322,277	81.5	13.0	4.8	16.6	3.0	1.2	-20.3	8.5	-7.4	-4.3
PRIV PASS AUTO PHYS DAMAG	533,303	71.2	8.9	4.4	17.3	2.9	1.1	-6.0	2.2	-2.2	-1.4
PRIV PASS TOTAL	1,855,580	78.6	11.5	4.6	16.8	2.9	1.2	-15.9	6.0	-5.9	-3.9
COMM AUTO LIABILITY	232,403	97.8	15.1	9.3	18.9	3.4	1.3	-46.0	10.9	-18.7	-16.3
COMM AUTO PHYS DAMG	110,586	68.8	7.8	8.2	21.1	3.0	1.8	-10.9	2.0	-4.5	-4.3
COMM AUTO TOTAL	342,990	88.4	12.5	8.9	19.7	3.3	1.5	-34.5	7.7	-14.1	-12.5
HOMEOWNERS	395,412	55.5	6.9	5.4	22.3	3.0	1.6	5.0	3.9	3.2	5.8
FARMOWNERS	528	80.4	6.5	9.1	25.8	3.4	.0	-25.4	3.3	-10.9	-11.1
COMM MULTIPLE PERIL	345,813	60.1	10.4	13.5	24.2	3.5	.6	-12.6	7.3	-4.1	-1.0
OCEAN AND AIRCRAFT	29,118	49.8	5.0	9.4	18.0	2.5	.2	14.8	8.7	8.7	14.8
FIRE AND ALLIED LINES	199,441	52.4	5.1	11.5	23.6	3.4	.5	3.2	3.6	2.2	4.5
MEDICAL MALPRACTICE	52,927	153.4	45.3	6.3	10.2	3.0	.0	-118.4	40.1	-45.6	-32.7
OTHER LIABILITY	255,952	70.3	28.9	10.3	18.6	3.4	.3	-32.1	23.4	-9.5	.8
WORKER'S COMPENSATION	805,873	50.5	7.0	7.3	8.9	4.1	11.4	10.4	15.1	8.1	17.4
GROUP ACCIDENT & HEALTH	39,870	75.8	2.7	4.2	10.5	2.0	.2	4.3	30.1	8.7	25.8
CREDIT ACCIDENT & HEALTH	764	109.2	2.7	4.1	35.8	1.5	.0	-53.4	7.5	-22.9	-23.0
OTHER ACCIDENT & HEALTH	18,175	59.5	3.8	8.8	26.2	2.6	.3	-1.5	5.9	.6	3.7
FIDELITY AND SURETY	39,384	66.9	14.0	14.5	32.1	4.6	.0	-32.3	7.7	-13.1	-11.4
CREDIT	9,352	47.8	2.6	15.5	28.6	3.9	.0	1.3	20.6	5.2	16.7
TOTAL LINES ABOVE	4,391,181	69.4	10.7	7.4	18.0	3.3	2.9	-11.9	9.2	-3.4	.7

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

NEW MEXICO

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	74,793	67.8	10.9	4.9	16.6	2.9	.8	-4.1	8.3	.0	4.3
PRIV PASS AUTO PHYS DAMAG	80,247	64.1	7.9	4.5	17.3	2.8	.7	2.3	2.2	1.5	3.0
PRIV PASS TOTAL	155,040	65.9	9.6	4.7	16.9	2.8	.8	-1.0	5.8	.8	4.0
COMM AUTO LIABILITY	23,783	85.3	13.5	9.1	19.2	3.2	.6	-31.1	10.6	-11.9	-8.5
COMM AUTO PHYS DAMG	17,869	59.0	6.7	8.2	21.3	2.8	.4	1.3	2.0	1.0	2.3
COMM AUTO TOTAL	41,652	74.0	10.7	8.8	19.9	3.1	.5	-17.2	7.5	-6.2	-3.4
HOMEOWNERS	54,192	63.8	7.9	5.5	22.2	3.0	.3	-2.9	3.9	-.4	1.4
FARMOWNERS	4,185	94.1	8.2	8.7	26.2	3.1	.0	-40.5	3.2	-17.9	-19.3
COMM MULTIPLE PERIL	42,409	45.2	7.9	13.4	24.3	3.6	.1	5.2	7.2	4.0	8.5
OCEAN AND AIRCRAFT	4,012	34.2	3.4	9.5	18.1	2.4	.0	32.1	8.6	16.6	24.1
FIRE AND ALLIED LINES	38,083	70.0	7.0	11.4	23.7	3.4	.3	-16.0	3.6	-6.6	-5.8
MEDICAL MALPRACTICE	4,517	110.4	33.1	7.2	13.2	3.3	24.9	-92.3	41.5	-33.3	-17.3
OTHER LIABILITY	30,660	48.6	20.3	10.3	18.7	3.4	.7	-2.2	22.8	3.9	16.6
WORKER'S COMPENSATION	129,836	75.3	10.7	7.4	9.2	4.2	5.7	-12.6	14.8	-2.5	4.7
GROUP ACCIDENT & HEALTH	4,967	80.3	2.7	4.0	10.3	1.9	.0	.5	29.0	6.6	22.9
CREDIT ACCIDENT & HEALTH	870	58.9	1.4	4.0	32.0	1.1	.0	2.3	8.5	2.9	7.9
OTHER ACCIDENT & HEALTH	2,252	-61.7	-4.0	8.6	26.6	2.7	.0	127.7	5.7	60.0	73.4
FIDELITY AND SURETY	10,837	175.8	37.2	14.1	32.9	3.8	.0	-164.0	7.4	-73.8	-82.7
CREDIT	3,594	37.6	2.1	15.4	28.8	3.6	.0	12.3	21.0	10.2	23.0
TOTAL LINES ABOVE	527,106	68.3	10.6	7.4	18.2	3.2	2.0	-9.8	8.9	-2.5	1.6

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

NEW YORK

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	1,755,242	71.0	11.6	5.3	15.8	3.1	.4	-7.3	8.7	-1.3	2.7
PRIV PASS AUTO PHYS DAMAG	886,743	71.4	9.3	5.0	16.4	2.9	.4	-5.6	2.1	-2.0	-1.3
PRIV PASS TOTAL	2,641,984	71.1	10.7	5.2	16.0	3.0	.4	-6.6	6.0	-1.6	1.0
COMM AUTO LIABILITY	418,651	98.6	15.3	9.3	18.9	3.5	.2	-46.0	10.9	-18.6	-16.4
COMM AUTO PHYS DAMG	169,585	77.0	8.8	8.4	20.8	2.9	.3	-18.4	2.0	-7.9	-8.3
COMM AUTO TOTAL	588,237	92.3	13.2	9.0	19.5	3.3	.2	-37.8	7.7	-15.6	-14.4
HOMEOWNERS	860,150	53.4	6.9	5.8	21.7	3.1	.6	8.2	3.9	4.6	7.4
FARMOWNERS	4,064	113.6	8.7	8.9	25.6	3.5	.0	-60.4	3.4	-27.0	-29.9
COMM MULTIPLE PERIL	831,830	69.3	12.0	13.4	24.1	3.6	.6	-23.1	7.4	-8.9	-6.7
OCEAN AND AIRCRAFT	431,834	96.5	9.5	8.8	18.0	2.6	.4	-35.9	9.3	-14.4	-12.2
FIRE AND ALLIED LINES	557,604	63.9	6.1	11.5	22.9	3.3	.2	-8.2	3.8	-2.9	-1.5
MEDICAL MALPRACTICE	234,172	182.3	47.0	5.2	10.5	2.9	.0	-148.1	47.3	-57.3	-43.4
OTHER LIABILITY	800,699	79.3	32.0	10.2	18.4	3.3	1.0	-44.5	23.3	-15.1	-6.0
WORKER'S COMPENSATION	888,857	55.4	7.7	7.3	9.0	4.0	9.5	6.8	15.1	6.6	15.3
GROUP ACCIDENT & HEALTH	186,975	86.1	2.9	4.1	10.3	1.9	.1	-5.7	29.3	4.0	19.5
CREDIT ACCIDENT & HEALTH	4,063	62.2	.7	4.9	39.3	.7	.0	-8.0	8.1	-1.8	1.9
OTHER ACCIDENT & HEALTH	47,810	78.7	5.0	8.8	26.4	2.8	.1	-22.0	5.9	-8.7	-7.3
FIDELITY AND SURETY	130,835	55.7	11.6	14.3	32.1	4.2	.0	-18.1	7.6	-6.5	-3.8
CREDIT	22,091	93.0	4.0	15.3	28.7	3.8	.0	-44.9	20.1	-16.0	-8.7
TOTAL LINES ABOVE	8,231,205	73.9	11.5	7.6	17.6	3.3	1.4	-15.6	9.4	-5.0	-1.1

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

NO. CAROLINA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	PERCENT OF PREMIUM EARNED (2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	430,342	73.3	11.8	4.8	16.5	2.8	1.1	-10.6	8.4	-3.0	.8
PRIV PASS AUTO PHYS DAMAG	277,905	60.6	7.5	4.5	17.3	2.7	1.1	6.0	2.2	3.2	4.9
PRIV PASS TOTAL	708,248	68.3	10.0	4.7	16.9	2.8	1.1	-3.9	5.8	-.5	2.4
COMM AUTO LIABILITY	108,060	68.6	10.6	9.2	19.1	3.3	.4	-11.3	10.7	-2.9	2.2
COMM AUTO PHYS DAMG	53,870	55.6	6.3	8.1	21.2	2.8	.5	5.1	2.0	2.8	4.4
COMM AUTO TOTAL	161,930	64.3	9.1	8.8	19.8	3.1	.4	-5.7	7.5	-1.0	2.8
HOMEOWNERS	244,823	55.2	7.0	5.6	22.0	3.0	.8	6.1	3.8	3.6	6.3
FARMOWNERS	16,456	78.2	6.3	8.6	25.9	3.1	.0	-22.3	3.4	-9.5	-9.4
COMM MULTIPLE PERIL	113,656	47.1	8.3	13.3	24.3	3.5	1.5	1.7	7.2	2.3	6.6
OCEAN AND AIRCRAFT	15,406	73.7	7.3	9.4	18.0	2.5	.0	-11.2	8.7	-3.2	.8
FIRE AND ALLIED LINES	182,537	48.1	4.7	11.5	23.4	3.4	.9	7.6	3.5	4.3	6.9
MEDICAL MALPRACTICE	20,032	38.1	10.9	6.8	13.0	3.2	.0	27.6	44.6	22.4	49.8
OTHER LIABILITY	77,361	47.4	19.6	10.3	18.6	3.2	.3	.2	23.2	5.1	18.2
WORKER'S COMPENSATION	251,392	50.8	7.1	7.4	9.3	4.1	4.9	16.0	14.9	10.6	20.3
GROUP ACCIDENT & HEALTH	22,042	89.9	3.1	4.0	10.4	1.9	.0	-9.6	29.9	2.1	18.2
CREDIT ACCIDENT & HEALTH	339	34.2	.6	2.1	32.1	-.2	.0	31.1	8.5	16.1	23.4
OTHER ACCIDENT & HEALTH	11,481	53.1	3.4	8.7	25.9	2.8	.0	5.8	5.8	3.9	7.7
FIDELITY AND SURETY	21,374	4.8	1.0	14.3	33.3	4.1	.0	42.2	6.7	20.9	28.1
CREDIT	10,845	57.3	3.2	15.6	28.4	3.4	.0	-8.0	20.5	.7	11.6
TOTAL LINES ABOVE	1,857,921	58.9	9.1	7.4	18.1	3.2	1.4	1.6	8.9	2.7	7.8

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

NO. DAKOTA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	PERCENT OF PREMIUM EARNED (2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	46,456	65.8	10.7	4.9	16.5	2.8	.1	-1.0	8.4	1.3	6.0
PRIV PASS AUTO PHYS DAMAG	43,889	65.7	8.1	4.6	17.2	2.7	.1	1.3	2.2	1.1	2.4
PRIV PASS TOTAL	90,345	65.7	9.7	4.7	16.8	2.8	.1	-.1	5.8	1.2	4.5
COMM AUTO LIABILITY	12,478	72.4	11.4	9.2	19.2	3.2	.2	-15.9	10.6	-5.0	-.2
COMM AUTO PHYS DAMG	12,841	64.0	7.3	8.2	21.4	2.9	.0	-4.0	2.0	-1.4	-.5
COMM AUTO TOTAL	25,319	68.2	9.8	8.8	20.0	3.1	.1	-10.2	7.5	-3.0	.3
HOMEOWNERS	24,001	53.0	6.6	5.4	22.3	2.9	.2	9.3	3.9	5.1	8.1
FARMOWNERS	13,707	66.4	6.0	8.6	26.1	3.0	.0	-10.3	3.3	-4.0	-2.9
COMM MULTIPLE PERIL	24,416	43.1	7.5	13.5	24.3	3.6	1.3	6.4	7.2	4.5	9.2
OCEAN AND AIRCRAFT	1,913	23.1	2.3	9.5	18.0	2.5	.0	44.3	8.5	22.2	30.6
FIRE AND ALLIED LINES	83,819	53.5	5.3	11.2	23.6	3.3	.5	2.3	3.5	1.8	4.0
MEDICAL MALPRACTICE	5,006	124.4	36.7	7.1	13.0	3.1	.1	-84.6	41.2	-30.0	-13.4
OTHER LIABILITY	17,990	51.2	21.3	10.3	18.7	3.3	.0	-5.0	22.8	2.6	15.1
WORKER'S COMPENSATION	318	45.5	6.4	7.5	9.2	3.9	2.9	24.2	14.8	14.3	24.7
GROUP ACCIDENT & HEALTH	5,290	99.8	3.4	3.9	10.4	1.8	.0	-19.5	28.3	-2.8	11.7
CREDIT ACCIDENT & HEALTH	173	44.1	1.1	4.0	31.9	1.1	.0	17.5	8.5	9.9	16.1
OTHER ACCIDENT & HEALTH	6,629	83.4	5.2	8.3	25.7	2.7	.0	-25.5	5.5	-10.5	-9.4
FIDELITY AND SURETY	5,967	82.7	17.4	14.1	32.6	4.0	.0	-50.9	7.5	-21.7	-21.6
CREDIT	790	136.9	7.6	14.9	28.6	3.4	.0	-91.6	20.8	-37.6	-33.1
TOTAL LINES ABOVE	305,684	61.1	9.4	7.4	18.2	3.1	.3	.2	8.9	2.0	7.0

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

OHIO

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	808,147	61.9	10.0	5.0	16.8	2.8	.4	2.9	8.4	3.2	8.1
PRIV PASS AUTO-PHYS DAMAG	609,343	68.4	8.4	4.6	17.4	2.6	.4	-2.1	2.2	-.5	.5
PRIV PASS TOTAL	1,417,490	64.7	9.5	4.8	17.1	2.7	.4	.5	5.8	1.5	4.9
COMM AUTO LIABILITY	176,824	60.8	9.6	9.1	19.2	3.2	.6	-2.7	10.7	1.1	6.9
COMM AUTO PHYS DAMG	103,794	60.1	6.8	8.1	21.4	2.8	.2	.3	2.0	.6	1.7
COMM AUTO TOTAL	280,617	60.6	8.7	8.7	20.0	3.0	.4	-1.6	7.5	.9	5.0
HOMEOWNERS	504,454	66.2	8.1	5.5	22.6	2.9	.2	-5.7	3.9	-1.7	.0
FARMOWNERS	26,315	74.3	6.3	8.3	25.8	2.9	.0	-17.8	3.4	-7.4	-6.9
COMM MULTIPLE PERIL	347,249	59.1	10.4	13.2	24.3	3.5	.4	-11.0	7.2	-3.5	-.3
OCEAN AND AIRCRAFT	32,607	53.3	5.3	9.3	18.1	2.5	.2	11.0	8.6	7.0	12.7
FIRE AND ALLIED LINES	305,850	49.4	4.9	11.2	23.8	3.3	.4	6.7	3.4	3.8	6.3
MEDICAL MALPRACTICE	79,114	78.7	25.1	6.7	11.1	2.9	.1	-24.9	42.2	-2.1	19.5
OTHER LIABILITY	252,454	47.2	19.5	10.3	18.8	3.4	.3	.1	22.9	5.1	17.9
WORKER'S COMPENSATION	1,405	358.3	50.5	7.4	9.3	2.5	23.2	-351.4	14.8	-158.3	-178.1
GROUP ACCIDENT & HEALTH	550,525	84.6	3.3	4.5	7.9	1.5	.0	-1.9	22.4	4.0	16.4
CREDIT ACCIDENT & HEALTH	1,650	83.9	2.0	4.3	32.0	1.0	.0	-23.4	8.7	-8.8	-5.8
OTHER ACCIDENT & HEALTH	108,162	70.8	4.5	8.4	24.1	2.4	.0	-10.5	5.6	-3.6	-1.3
FIDELITY AND SURETY	48,987	39.7	8.4	14.1	32.7	4.1	.0	.7	7.5	2.0	6.2
CREDIT	14,105	128.1	7.2	15.2	28.7	3.5	.0	-82.8	21.1	-33.4	-28.3
TOTAL LINES ABOVE	3,970,983	65.0	10.0	7.3	18.2	3.1	.3	-4.2	8.8	.0	4.6

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

OKLAHOMA

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	195,199	75.2	12.2	4.9	16.7	2.9	.2	-12.3	8.3	-3.8	-.1
PRIV PASS AUTO PHYS DAMAG	224,451	77.6	9.6	4.6	17.4	2.8	.3	-12.4	2.2	-5.2	-5.0
PRIV PASS TOTAL	419,650	76.5	11.2	4.8	17.0	2.9	.2	-12.8	5.8	-4.6	-2.3
COMM AUTO LIABILITY	76,286	102.9	16.2	9.2	19.1	3.4	.2	-51.2	10.6	-21.2	-19.3
COMM AUTO PHYS DAMG	66,002	67.7	7.7	8.2	21.3	3.0	.1	-8.3	2.0	-3.3	-2.8
COMM AUTO TOTAL	142,288	86.6	12.4	8.8	19.9	3.3	.2	-31.4	7.5	-12.7	-11.0
HOMEOWNERS	195,877	76.8	9.5	5.5	22.3	3.0	.1	-17.5	3.9	-7.2	-6.4
FARMOWNERS	23,421	87.0	7.3	8.4	25.8	3.0	.0	-31.6	3.2	-13.8	-14.5
COMM MULTIPLE PERIL	109,469	69.5	12.2	13.3	24.2	3.6	.4	-23.4	7.2	-9.1	-7.0
OCEAN AND AIRCRAFT	19,063	56.0	5.6	9.5	18.0	2.5	.0	8.0	8.6	5.5	11.0
FIRE AND ALLIED LINES	143,259	66.8	6.7	11.2	23.8	3.5	.2	-12.3	3.4	-4.9	-3.9
MEDICAL MALPRACTICE	14,439	69.8	20.5	7.5	13.0	2.9	.2	-14.1	42.4	2.8	25.4
OTHER LIABILITY	109,310	71.2	29.7	10.2	18.6	3.5	.1	-33.5	23.0	-10.3	-.1
WORKER'S COMPENSATION	286,968	65.7	9.3	7.4	9.2	4.1	4.5	-.3	14.8	3.0	11.3
GROUP ACCIDENT & HEALTH	16,158	90.7	3.1	4.1	10.5	1.9	.0	-10.5	29.4	1.6	17.2
CREDIT ACCIDENT & HEALTH	1,167	26.7	.6	3.9	32.0	1.1	.0	35.3	8.4	18.1	25.7
OTHER ACCIDENT & HEALTH	7,321	64.5	4.2	8.6	26.7	2.7	.0	-6.9	5.7	-1.9	.7
FIDELITY AND SURETY	22,491	36.8	7.8	14.1	33.7	4.4	.0	3.0	6.6	2.8	6.8
CREDIT	9,340	31.4	1.7	15.4	28.8	3.8	.0	18.7	21.0	13.2	26.5
TOTAL LINES ABOVE	1,520,220	72.7	11.2	7.4	18.2	3.2	1.0	-13.9	8.9	-4.4	-.6

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

OREGON

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	256,074	66.6	10.8	4.9	16.7	2.8	.2	-2.2	8.4	.8	5.3
PRIV PASS AUTO PHYS DAMAG	166,531	64.3	8.0	4.6	17.3	2.7	.2	2.6	2.2	1.7	3.1
PRIV PASS TOTAL	422,605	65.7	9.7	4.8	16.9	2.8	.2	-.2	5.8	1.1	4.4
COMM AUTO LIABILITY	55,125	60.9	9.6	9.2	19.3	3.1	.4	-2.8	10.7	1.1	6.8
COMM AUTO PHYS DAMG	29,374	56.3	6.4	8.2	21.4	2.7	.1	4.4	2.0	2.5	4.0
COMM AUTO TOTAL	84,499	59.3	8.6	8.8	20.0	3.0	.3	-.3	7.5	1.5	5.7
HOMEOWNERS	117,761	64.7	8.1	5.5	22.3	2.9	.2	-3.9	3.9	-.9	.9
FARMOWNERS	13,042	79.5	7.2	8.6	26.0	3.0	.0	-24.6	3.4	-10.5	-10.6
COMM MULTIPLE PERIL	88,705	54.1	9.4	13.4	24.2	3.5	.8	-5.7	7.3	-1.0	2.5
OCEAN AND AIRCRAFT	22,895	79.1	7.9	9.5	18.1	2.4	.0	-17.2	8.7	-5.9	-2.5
FIRE AND ALLIED LINES	90,466	54.9	5.4	11.4	23.7	3.1	.9	.4	3.6	.9	3.0
MEDICAL MALPRACTICE	24,681	52.7	15.7	7.2	13.0	2.3	.3	8.5	43.6	13.6	38.5
OTHER LIABILITY	62,068	34.5	14.4	10.3	18.8	3.3	.3	18.2	22.9	13.5	27.6
WORKER'S COMPENSATION	281,126	80.4	11.4	7.4	9.4	3.6	22.4	-34.9	15.2	-12.6	-7.0
GROUP ACCIDENT & HEALTH	10,183	69.6	2.3	3.9	10.5	1.8	.0	11.6	28.4	11.7	28.3
CREDIT ACCIDENT & HEALTH	1,386	99.7	2.5	4.1	32.0	1.1	.0	-39.6	8.0	-16.4	-15.1
OTHER ACCIDENT & HEALTH	3,435	49.2	3.2	8.6	26.7	2.7	.0	9.4	5.7	5.6	9.5
FIDELITY AND SURETY	19,450	58.6	12.5	14.0	33.0	4.1	.0	-22.4	7.5	-8.6	-6.2
CREDIT	4,685	109.8	6.1	15.4	28.5	3.5	.0	-63.5	20.8	-24.5	-18.1
TOTAL LINES ABOVE	1,246,988	65.5	10.2	7.4	18.2	3.0	5.3	-9.8	9.0	-2.5	1.7

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NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

PENNSYLVANIA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	PERCENT OF PREMIUM EARNED									
		(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	1,273,730	89.2	14.4	5.3	16.0	3.0	.2	-28.3	8.8	-11.0	-8.4
PRIV PASS AUTO PHYS DAMAG	689,231	62.4	8.0	5.0	16.7	2.8	.2	4.5	2.2	2.6	4.2
PRIV PASS TOTAL	1,962,962	79.8	11.9	5.2	16.3	2.9	.2	-16.5	6.1	-6.1	-4.1
COMM AUTO LIABILITY	247,092	89.1	13.9	9.2	19.1	3.2	.3	-35.0	10.9	-13.6	-10.4
COMM AUTO PHYS DAMG	126,633	65.6	7.4	8.2	21.3	2.8	.4	-6.0	2.1	-2.2	-1.6
COMM AUTO TOTAL	373,725	81.1	11.6	8.8	19.8	3.1	.3	-25.0	7.7	-9.7	-7.5
HOMEOWNERS	493,245	59.8	7.7	5.9	21.9	3.1	.9	.5	3.9	1.1	3.3
FARMOWNERS	15,290	58.2	4.9	8.7	26.3	3.2	.2	-1.8	3.3	.0	1.6
COMM MULTIPLE PERIL	397,624	66.4	11.7	13.3	24.2	3.5	1.3	-20.7	7.4	-7.8	-5.4
OCEAN AND AIRCRAFT	33,736	79.9	7.9	9.2	18.2	2.5	.2	-18.0	8.9	-6.2	-2.8
FIRE AND ALLIED LINES	331,430	82.5	8.0	11.6	23.3	3.4	1.0	-30.0	3.5	-13.0	-13.4
MEDICAL MALPRACTICE	80,603	102.3	31.7	6.4	11.3	3.2	.0	-55.0	42.1	-15.7	2.8
OTHER LIABILITY	325,883	76.7	31.8	10.3	18.8	3.3	.3	-41.5	23.3	-13.7	-4.3
WORKER'S COMPENSATION	1,217,569	56.4	7.8	7.3	9.1	3.9	13.7	1.5	15.4	4.2	12.7
GROUP ACCIDENT & HEALTH	60,236	79.9	2.8	4.0	10.4	1.9	.0	.8	29.0	7.0	22.8
CREDIT ACCIDENT & HEALTH	569	57.5	1.0	2.1	33.8	.5	.0	4.7	7.8	3.9	8.6
OTHER ACCIDENT & HEALTH	30,210	66.9	4.3	8.6	26.6	2.9	.1	-9.7	5.7	-3.1	-.7
FIDELITY AND SURETY	61,203	62.6	13.1	14.2	32.6	4.6	.0	-27.2	8.0	-10.7	-8.5
CREDIT	17,611	67.0	3.7	15.8	28.5	3.4	.0	-18.7	21.0	-3.8	6.1
TOTAL LINES ABOVE	5,401,893	71.7	11.2	7.6	17.8	3.2	3.4	-15.3	9.3	-4.9	-1.0

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

RHODE ISLAND

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	85,991	77.1	12.4	4.9	16.5	2.8	2.5	-16.4	8.4	-5.6	-2.2
PRIV PASS AUTO PHYS DAMAG	62,522	67.8	8.4	4.5	17.1	2.7	2.8	-3.6	2.2	-1.1	-.2
PRIV PASS TOTAL	148,513	73.2*	10.7	4.7	16.8	2.8	2.6	-11.0	5.9	-3.7	-1.3
COMM AUTO LIABILITY	20,340	100.6	15.6	9.4	18.9	3.5	.4	-48.5	10.7	-19.9	-17.8
COMM AUTO PHYS DAMG	9,891	72.6	8.4	8.3	21.1	3.1	.4	-14.1	2.0	-6.0	-6.0
COMM AUTO TOTAL	30,232	91.4	13.0	9.0	19.7	3.3	.4	-37.1	7.6	-15.3	-14.0
HOMEOWNERS	58,281	43.5	5.6	5.7	21.7	3.0	3.8	16.5	3.9	8.4	12.0
FARMOWNERS	32	53.6	4.3	8.9	26.1	2.4	.0	4.3	3.3	2.7	5.0
COMM MULTIPLE PERIL	36,683	50.3	8.7	13.6	24.2	3.6	.7	-1.2	7.3	1.0	5.0
OCEAN AND AIRCRAFT	4,932	61.6	6.2	9.4	18.0	2.4	1.1	1.0	8.7	2.4	7.3
FIRE AND ALLIED LINES	27,882	39.2	3.8	11.8	23.3	3.3	1.1	17.1	3.6	8.6	12.0
MEDICAL MALPRACTICE	1,144	-15.7	-4.4	6.8	13.0	3.5	.0	96.8	44.7	54.4	87.2
OTHER LIABILITY	26,802	98.3	41.0	10.5	18.4	3.5	.4	-72.4	23.2	-28.2	-20.9
WORKER'S COMPENSATION	88,480	106.2	14.9	7.5	9.2	4.1	3.4	-45.6	15.0	-17.6	-12.9
GROUP ACCIDENT & HEALTH	3,924	69.1	2.4	4.1	10.3	1.9	-1.1	13.0	30.0	12.6	30.4
CREDIT ACCIDENT & HEALTH	7	117.4	4.0	1.6	33.4	1.6	.0	-58.1	9.0	-24.7	-24.3
OTHER ACCIDENT & HEALTH	896	110.1	7.1	8.6	26.6	1.8	.0	-54.5	5.7	-23.8	-24.9
FIDELITY AND SURETY	5,418	-.5	-.1	14.5	32.4	4.7	.0	48.9	7.6	24.1	32.3
CREDIT	3,205	121.4	5.6	14.1	28.1	3.7	.0	-73.2	20.4	-29.1	-23.6
TOTAL LINES ABOVE	436,431	73.7	11.4	7.5	18.0	3.2	2.3	-16.3	9.0	-5.5	-1.7

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

SO. CAROLINA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	272,714	73.1	11.7	4.8	16.6	2.8	.5	-9.8	8.4	-2.6	1.2
PRIV PASS AUTO PHYS DAMAG	175,722	62.5	7.7	4.5	17.3	2.7	.5	4.5	2.2	2.5	4.2
PRIV PASS TOTAL	448,436	69.0	10.0	4.7	16.9	2.8	.5	-4.1	5.8	-.6	2.3
COMM AUTO LIABILITY	48,580	86.1	13.4	9.1	19.1	3.2	.1	-31.4	10.6	-12.1	-8.6
COMM AUTO PHYS DAMG	24,141	74.7	8.5	8.2	21.2	2.8	.1	-15.7	2.0	-6.8	-6.9
COMM AUTO TOTAL	72,721	82.3	11.7	8.8	19.8	3.1	.1	-26.1	7.5	-10.4	-8.2
HOMEOWNERS	147,371	59.0	7.5	5.7	21.9	3.0	.3	2.3	3.8	1.9	4.2
FARMOWNERS	3,034	107.6	8.7	8.8	26.0	2.9	.0	-54.2	3.3	-24.2	-26.6
COMM MULTIPLE PERIL	70,055	63.6	11.2	13.4	24.2	3.6	.3	-16.6	7.3	-6.0	-3.2
OCEAN AND AIRCRAFT	7,956	87.0	8.6	9.4	18.0	2.5	.0	-25.8	8.7	-10.0	-7.1
FIRE AND ALLIED LINES	103,125	51.3	5.0	11.5	23.6	3.4	.5	4.3	3.4	2.7	5.0
MEDICAL MALPRACTICE	2,737	83.7	24.5	7.0	13.0	3.1	.1	-31.6	43.2	-5.1	16.6
OTHER LIABILITY	40,847	52.5	21.8	10.3	18.7	3.4	.1	-7.0	22.9	1.7	14.1
WORKER'S COMPENSATION	153,123	60.0	8.4	7.4	9.3	4.2	5.2	5.3	14.8	5.7	14.5
GROUP ACCIDENT & HEALTH	11,796	83.6	2.9	4.1	10.4	2.0	.0	-3.2	30.0	5.0	21.7
CREDIT ACCIDENT & HEALTH	360	34.8	.8	3.9	32.1	.6	.0	27.5	8.5	14.5	21.5
OTHER ACCIDENT & HEALTH	4,409	62.5	4.0	8.8	26.1	2.8	.0	-4.4	5.8	-.7	2.1
FIDELITY AND SURETY	14,499	44.3	9.4	14.2	32.7	4.1	.0	-4.9	7.5	-.6	3.2
CREDIT	5,477	56.2	3.1	15.7	28.8	3.3	.0	-7.3	21.0	1.2	12.4
TOTAL LINES ABOVE	1,085,949	64.6	10.0	7.4	18.1	3.2	1.1	-4.6	8.9	-.1	4.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

SO. DAKOTA

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	40,871	64.2	10.4	4.9	16.5	2.8	.1	.7	8.4	2.1	7.0
PRIV PASS AUTO PHYS DAMAG	35,874	73.8	9.1	4.6	17.2	2.7	.2	-7.8	2.2	-3.1	-2.5
PRIV PASS TOTAL	76,745	68.7	10.1	4.8	16.8	2.7	.2	-3.5	5.8	-.3	2.6
COMM AUTO LIABILITY	13,484	70.7	11.2	9.2	19.1	3.1	.3	-13.8	10.7	-4.0	.9
COMM AUTO PHYS DAMG	11,574	65.6	7.5	8.2	21.3	2.8	.4	-6.0	2.0	-2.3	-1.6
COMM AUTO TOTAL	25,059	68.3	9.9	8.8	19.9	3.0	.4	-10.4	7.5	-3.1	.2
HOMEOWNERS	20,617	66.5	8.2	5.5	22.2	2.9	.1	-5.7	3.9	-1.8	.0
FARMOWNERS	11,604	67.9	6.1	8.6	26.0	3.0	.0	-11.8	3.3	-4.7	-3.7
COMM MULTIPLE PERIL	20,317	66.1	11.5	13.5	24.3	3.5	.8	-20.0	7.2	-7.6	-5.1
OCEAN AND AIRCRAFT	1,707	16.4	1.6	9.6	18.0	2.0	.0	52.1	8.5	25.8	34.8
FIRE AND ALLIED LINES	44,492	53.8	5.4	11.4	23.7	3.4	.7	1.4	3.5	1.4	3.5
MEDICAL MALPRACTICE	4,184	60.5	17.6	7.1	13.0	2.9	.0	-1.3	43.3	8.7	33.2
OTHER LIABILITY	14,549	29.4	12.3	10.3	18.8	3.4	.0	25.6	22.8	16.7	31.7
WORKER'S COMPENSATION	26,657	67.5	9.6	7.5	9.3	4.1	3.5	-1.6	14.7	2.4	10.7
GROUP ACCIDENT & HEALTH	6,189	99.0	3.3	3.9	10.3	1.9	.0	-18.6	28.5	-2.4	12.2
CREDIT ACCIDENT & HEALTH	235	51.6	2.0	4.2	31.9	1.8	.0	8.1	10.4	6.0	12.6
OTHER ACCIDENT & HEALTH	7,962	79.7	5.0	8.3	25.7	2.5	.0	-21.4	5.5	-8.6	-7.2
FIDELITY AND SURETY	4,547	23.0	4.9	14.2	33.3	4.0	.0	20.3	6.9	10.8	16.4
CREDIT	777	125.2	6.6	13.7	27.8	3.8	.0	-77.3	22.1	-30.7	-24.3
TOTAL LINES ABOVE	265,640	63.4	9.8	7.4	18.2	3.1	.6	-2.7	8.9	.6	5.4

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

TENNESSEE

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	---PERCENT OF PREMIUM EARNED--- (2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	252,568	66.7	10.8	5.0	16.8	2.8	1.1	-3.4	8.4	.2	4.7
PRIV PASS AUTO PHYS DAMAG	221,345	69.3	8.5	4.6	17.5	2.7	1.1	-3.9	2.2	-1.3	-.4
PRIV PASS TOTAL	473,913	67.9	9.9	4.8	17.1	2.7	1.1	-3.9	5.8	-.5	2.4
COMM AUTO LIABILITY	74,728	70.9	11.1	9.1	19.2	3.2	.4	-14.1	10.6	-4.1	.6
COMM AUTO PHYS DAMG	39,035	69.1	7.8	8.1	21.4	2.8	.1	-9.6	2.0	-4.0	-3.6
COMM AUTO TOTAL	113,763	70.3	10.1	8.7	20.0	3.0	.3	-12.6	7.5	-4.1	-.9
HOMEOWNERS	212,044	75.9	9.6	5.7	22.0	3.0	.1	-16.6	3.9	-6.8	-5.9
FARMOWNERS	8,371	83.1	6.7	8.7	25.8	3.1	.0	-27.5	3.3	-11.9	-12.2
COMM MULTIPLE PERIL	126,322	62.6	11.0	13.3	24.3	3.5	.3	-15.2	7.2	-5.4	-2.5
OCEAN AND AIRCRAFT	12,262	48.2	4.8	9.5	18.1	2.4	.0	16.7	8.7	9.6	15.8
FIRE AND ALLIED LINES	122,447	53.8	5.3	11.4	23.7	3.4	.4	1.7	3.4	1.5	3.5
MEDICAL MALPRACTICE	23,559	85.3	25.2	7.1	12.6	3.4	10.2	-44.0	42.4	-10.9	9.2
OTHER LIABILITY	80,715	43.1	17.9	10.3	18.7	3.4	.4	6.1	22.9	7.9	21.1
WORKER'S COMPENSATION	219,529	60.3	8.5	7.4	9.3	4.0	5.2	5.0	14.8	5.5	14.3
GROUP ACCIDENT & HEALTH	24,340	84.4	2.8	3.8	10.3	1.8	.0	-3.4	28.4	4.6	20.3
CREDIT ACCIDENT & HEALTH	660	42.2	.8	2.1	32.1	.7	.0	21.8	8.3	11.8	18.3
OTHER ACCIDENT & HEALTH	12,915	73.0	4.7	8.5	26.4	2.7	.0	-15.5	5.7	-5.8	-3.9
FIDELITY AND SURETY	25,760	63.3	13.3	14.2	32.7	4.1	.0	-27.8	7.4	-11.1	-9.2
CREDIT	6,421	70.6	3.9	15.7	28.7	3.5	.0	-22.6	20.9	-5.7	4.1
TOTAL LINES ABOVE	1,463,022	65.6	10.1	7.4	18.3	3.1	1.4	-6.1	8.8	-.8	3.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

TEXAS

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	1,061,659	75.5	12.2	4.9	16.6	3.0	.9	-13.4	8.4	-4.3	-.7
PRIV PASS AUTO PHYS DAMAG	1,160,333	69.7	8.5	4.6	17.3	2.8	.9	-4.1	2.2	-1.4	-.5
PRIV PASS TOTAL	2,221,991	72.5	10.6	4.8	16.9	2.9	.9	-8.8	5.8	-2.7	-.2
COMM AUTO LIABILITY	413,676	82.6	13.0	9.1	19.2	3.3	2.6	-29.9	10.7	-11.3	-7.7
COMM AUTO PHYS DAMG	258,876	70.4	7.9	8.1	21.2	3.0	1.6	-12.4	2.0	-5.2	-5.1
COMM AUTO TOTAL	672,552	77.9	11.1	8.7	19.8	3.2	2.2	-23.2	7.5	-9.0	-6.6
HOMEOWNERS	855,777	66.0	8.2	5.5	22.4	2.9	.6	-5.7	3.9	-1.7	.0
FARMOWNERS	24,651	86.7	7.2	8.3	25.7	3.3	.3	-31.7	3.3	-13.8	-14.5
COMM MULTIPLE PERIL	370,848	75.6	13.3	13.4	24.1	3.7	2.5	-32.9	7.2	-13.5	-12.1
OCEAN AND AIRCRAFT	176,432	79.1	8.0	9.4	18.0	2.4	.0	-17.1	8.8	-5.9	-2.3
FIRE AND ALLIED LINES	750,979	68.5	6.8	11.1	23.6	3.4	.4	-14.1	3.6	-5.7	-4.8
MEDICAL MALPRACTICE	62,916	74.5	24.0	6.9	11.3	3.0	1.4	-21.3	41.6	-.6	20.9
OTHER LIABILITY	518,294	75.6	31.5	10.1	18.7	3.3	2.5	-42.0	22.9	-14.2	-4.7
WORKER'S COMPENSATION	1,546,928	76.7	10.8	7.3	9.2	4.1	7.0	-15.3	14.6	-3.8	3.1
GROUP ACCIDENT & HEALTH	117,260	109.3	3.7	4.0	10.4	1.9	.0	-29.5	28.9	-7.1	6.5
CREDIT ACCIDENT & HEALTH	2,045	50.1	1.2	4.8	32.0	.8	.0	10.9	8.5	6.9	12.5
OTHER ACCIDENT & HEALTH	33,078	67.8	4.5	8.5	26.7	2.7	.0	-10.4	5.8	-3.5	-1.1
FIDELITY AND SURETY	119,157	36.7	7.9	14.1	32.9	4.2	4.4	-.5	7.4	1.4	5.5
CREDIT	55,114	44.9	2.5	15.9	28.6	4.1	.0	3.8	20.8	6.3	18.3
TOTAL LINES ABOVE	7,528,022	73.1	11.3	7.3	18.1	3.2	2.4	-15.7	8.9	-5.2	-1.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

UTAH

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	----------------PERCENT OF PREMIUM EARNED---- (2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	93,048	69.1	11.2	4.9	16.6	2.8	1.2	-6.0	8.4	-.9	3.3
PRIV PASS AUTO PHYS DAMAG	81,119	62.5	7.8	4.5	17.3	2.7	1.3	3.5	2.2	2.1	3.6
PRIV PASS TOTAL	174,167	66.0	9.7	4.7	16.9	2.8	1.3	-1.6	5.8	.5	3.6
COMM AUTO LIABILITY	25,833	84.5	13.4	9.1	19.2	3.2	.3	-30.0	10.7	-11.4	-7.8
COMM AUTO PHYS DAMG	16,506	71.7	8.2	8.2	21.4	2.9	.3	-13.0	2.0	-5.5	-5.4
COMM AUTO TOTAL	42,338	79.5	11.5	8.8	20.0	3.1	.3	-23.4	7.5	-9.1	-6.7
HOMEOWNERS	51,475	53.1	6.6	5.4	22.3	3.0	.1	9.3	3.9	5.1	8.0
FARMOWNERS	2,101	74.0	6.6	8.6	26.3	3.2	.0	-18.9	3.3	-7.9	-7.6
COMM MULTIPLE PERIL	39,994	57.6	10.1	13.4	24.4	3.5	.2	-9.5	7.2	-2.8	.5
OCEAN AND AIRCRAFT	4,157	84.8	8.5	9.5	18.1	2.3	.0	-23.5	8.7	-8.9	-5.9
FIRE AND ALLIED LINES	27,997	62.1	6.2	11.4	23.7	3.2	.3	-7.2	3.5	-2.5	-1.0
MEDICAL MALPRACTICE	6,871	141.4	43.6	7.4	12.6	3.2	.0	-108.5	39.6	-41.2	-27.7
OTHER LIABILITY	24,320	82.0	34.2	10.2	18.8	3.3	.0	-48.8	22.9	-17.4	-8.4
WORKER'S COMPENSATION	38,607	67.3	9.5	7.4	9.3	4.3	4.8	-2.8	14.8	1.9	10.0
GROUP ACCIDENT & HEALTH	15,449	101.3	3.4	3.9	10.4	1.8	.0	-21.1	28.3	-3.4	10.7
CREDIT ACCIDENT & HEALTH	147	33.2	.8	4.0	32.0	1.0	.0	28.8	8.5	15.1	22.2
OTHER ACCIDENT & HEALTH	2,132	58.8	3.8	8.6	26.6	2.8	.0	-.8	5.7	.8	4.0
FIDELITY AND SURETY	10,582	43.3	9.0	14.0	32.7	4.8	.0	-4.0	7.4	-.2	3.6
CREDIT	3,298	133.1	7.4	15.4	28.6	3.9	.0	-88.6	20.8	-36.1	-31.6
TOTAL LINES ABOVE	443,634	68.3	10.6	7.3	18.2	3.2	1.0	-8.9	9.0	-2.1	2.2

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

VERMONT

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	34,077	66.3	10.8	5.2	15.7	3.0	.5	-1.5	8.6	1.2	5.8
PRIV PASS AUTO PHYS DAMAG	32,991	53.1	6.9	4.9	16.3	2.9	.5	15.1	2.2	7.4	9.9
PRIV PASS TOTAL	67,068	59.8	9.0	5.1	15.9	2.9	.5	6.5	6.0	4.3	8.2
COMM AUTO LIABILITY	9,869	97.8	15.1	9.5	18.6	3.4	.4	-45.0	10.8	-18.2	-15.8
COMM AUTO PHYS DAMG	8,467	57.7	6.6	8.4	20.9	3.0	.2	2.8	2.0	1.7	3.1
COMM AUTO TOTAL	18,336	79.3	11.3	9.1	19.4	3.2	.3	-22.8	7.6	-8.8	-6.4
HOMEOWNERS	32,308	60.9	7.9	5.9	21.3	3.1	2.2	-1.5	3.9	.1	2.2
FARMOWNERS	5,475	49.6	4.6	9.7	25.4	3.0	.0	7.5	3.2	4.2	6.6
COMM MULTIPLE PERIL	24,274	44.8	7.8	13.7	24.1	3.6	1.7	4.0	7.3	3.5	7.9
OCEAN AND AIRCRAFT	1,329	44.2	4.4	9.5	17.9	2.6	.0	21.1	8.7	11.6	18.2
FIRE AND ALLIED LINES	17,737	42.6	4.2	12.1	22.9	3.4	.9	13.6	3.6	7.1	10.2
MEDICAL MALPRACTICE	3,308	114.3	31.1	6.3	13.5	2.7	6.9	-75.1	36.8	-26.3	-11.9
OTHER LIABILITY	14,111	50.2	20.7	10.5	18.4	3.3	.1	-3.4	23.3	3.6	16.2
WORKER'S COMPENSATION	28,330	87.7	12.2	7.5	9.0	4.1	5.1	-25.8	15.0	-8.5	-2.2
GROUP ACCIDENT & HEALTH	3,857	69.6	2.4	4.2	10.3	1.9	.0	11.4	30.0	11.9	29.4
CREDIT ACCIDENT & HEALTH	35	74.9	3.1	4.4	33.8	1.7	.0	-18.1	9.2	-6.2	-2.6
OTHER ACCIDENT & HEALTH	1,204	63.2	4.3	8.8	26.4	2.7	.0	-5.7	5.9	-1.3	1.5
FIDELITY AND SURETY	2,320	13.4	2.7	14.4	32.0	4.6	.0	32.6	7.6	16.7	23.5
CREDIT	560	62.6	2.9	13.7	28.3	3.7	.0	-11.4	21.1	-.5	10.1
TOTAL LINES ABOVE	220,252	61.7	9.6	7.7	17.5	3.3	1.5	-1.6	9.2	1.3	6.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

VIRGINIA

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	482,342	69.2	11.1	5.0	16.7	2.8	.8	-5.9	8.4	-.8	3.3
PRIV PASS AUTO PHYS DAMAG	294,548	57.3	7.1	4.6	17.4	2.7	1.0	9.6	2.2	4.9	6.9
PRIV PASS TOTAL	776,890	64.7	9.5	4.8	16.9	2.8	.9	.1	5.9	1.3	4.6
COMM AUTO LIABILITY	106,404	70.0	11.0	9.2	19.2	3.2	.5	-13.2	10.7	-3.7	1.2
COMM AUTO PHYS DAMG	47,613	54.6	6.2	8.3	21.3	2.9	.7	5.8	2.0	3.1	4.7
COMM AUTO TOTAL	154,017	65.2	9.3	8.9	19.9	3.1	.5	-7.2	7.5	-1.6	2.0
HOMEOWNERS	198,199	61.1	7.8	5.8	21.9	3.1	1.0	-.9	3.8	.4	2.5
FARMOWNERS	9,028	91.1	7.5	8.7	26.0	3.3	.1	-36.9	3.3	-16.2	-17.3
COMM MULTIPLE PERIL	130,327	64.4	11.4	13.4	24.2	3.6	.8	-18.1	7.3	-6.7	-4.0
OCEAN AND AIRCRAFT	16,900	79.2	7.9	9.3	18.1	2.5	.1	-17.4	8.8	-6.0	-2.5
FIRE AND ALLIED LINES	129,037	52.6	5.2	11.5	23.4	3.5	.8	2.7	3.6	2.0	4.3
MEDICAL MALPRACTICE	34,115	59.2	17.4	7.0	12.8	3.0	.0	.3	43.1	9.6	33.8
OTHER LIABILITY	90,814	34.1	14.1	10.3	18.7	3.4	.2	18.8	23.1	13.7	28.2
WORKER'S COMPENSATION	321,796	48.1	6.7	7.4	9.3	4.0	5.6	18.5	14.9	11.8	21.6
GROUP ACCIDENT & HEALTH	24,089	81.2	2.8	4.1	10.4	1.9	.0	-.6	29.3	6.2	22.5
CREDIT ACCIDENT & HEALTH	998	40.3	1.0	4.1	32.0	.8	.0	21.5	8.0	11.6	17.8
OTHER ACCIDENT & HEALTH	10,050	53.1	3.4	8.6	26.6	2.8	1.3	3.9	5.7	3.1	6.6
FIDELITY AND SURETY	30,114	24.0	5.0	13.9	33.2	4.0	.0	19.6	7.4	10.6	16.3
CREDIT	13,008	53.4	2.9	15.8	28.8	3.8	.0	-4.9	20.9	2.3	13.6
TOTAL LINES ABOVE	1,939,381	58.9	9.1	7.5	18.2	3.2	1.5	1.3	9.0	2.5	7.7

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

WASHINGTON

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	389,573	78.5	12.8	4.9	16.6	2.8	.3	-16.3	8.4	-5.6	-2.2
PRIV PASS AUTO PHYS DAMAG	244,469	65.7	8.2	4.6	17.3	2.7	.4	.8	2.2	.8	2.2
PRIV PASS TOTAL	634,042	73.6	10.9	4.8	16.9	2.8	.4	-9.5	5.8	-3.1	-.5
COMM AUTO LIABILITY	69,435	84.4	13.3	9.2	19.2	3.2	.4	-30.1	10.7	-11.5	-7.9
COMM AUTO PHYS DAMG	39,681	62.3	7.1	8.3	21.4	2.8	.4	-2.5	2.0	-.7	.2
COMM AUTO TOTAL	109,116	76.4	11.0	8.9	20.0	3.1	.4	-20.0	7.5	-7.5	-4.9
HOMEOWNERS	213,379	57.4	7.1	5.5	22.3	3.0	.3	4.1	3.9	2.7	5.3
FARMOWNERS	14,749	73.2	6.6	8.4	25.9	3.0	.0	-17.3	3.3	-7.2	-6.7
COMM MULTIPLE PERIL	139,198	55.0	9.6	13.5	24.3	3.5	.7	-6.7	7.2	-1.5	1.9
OCEAN AND AIRCRAFT	45,210	70.7	7.1	9.5	18.1	2.5	.0	-8.2	8.6	-1.8	2.2
FIRE AND ALLIED LINES	126,198	50.1	4.9	11.3	23.7	3.3	.4	6.0	3.6	3.5	6.0
MEDICAL MALPRACTICE	27,009	137.1	40.4	7.3	13.0	3.3	.1	-101.4	42.7	-37.2	-21.4
OTHER LIABILITY	95,693	78.3	32.5	10.3	18.7	3.4	.4	-43.8	22.8	-15.1	-5.8
WORKER'S COMPENSATION	26,528	58.6	8.3	7.5	9.3	4.0	1.9	10.1	14.8	7.9	17.0
GROUP ACCIDENT & HEALTH	14,973	77.5	2.6	3.9	10.4	2.0	.0	3.4	28.5	7.8	24.1
CREDIT ACCIDENT & HEALTH	915	107.1	2.6	4.0	32.0	1.1	.0	-46.9	8.5	-19.7	-18.7
OTHER ACCIDENT & HEALTH	7,896	49.8	3.2	8.6	26.6	2.7	.0	8.8	5.7	5.3	9.2
FIDELITY AND SURETY	35,330	105.5	22.3	14.0	32.9	3.9	.0	-78.8	7.4	-34.6	-36.8
CREDIT	10,150	72.0	4.0	14.9	28.6	3.8	.0	-23.5	20.9	-6.2	3.6
TOTAL LINES ABOVE	1,500,385	69.5	10.8	7.4	18.2	3.2	.4	-9.7	8.9	-2.5	1.6

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

WEST VIRGINIA

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	138,349	65.1	10.6	5.3	16.1	3.0	.0	-.3	8.6	1.7	6.5
PRIV PASS AUTO PHYS DAMAG	126,063	66.8	8.6	5.0	16.7	2.8	.0	-.2	2.2	.3	1.5
PRIV PASS TOTAL	264,413	65.9	9.8	5.2	16.3	2.9	.0	-.5	5.9	1.0	4.4
COMM AUTO LIABILITY	31,494	67.7	10.6	9.2	19.1	3.2	.5	-10.4	10.7	-2.4	2.7
COMM AUTO PHYS DAMG	19,735	67.4	7.7	8.2	21.2	2.9	.1	-7.7	2.0	-3.1	-2.5
COMM AUTO TOTAL	51,229	67.6	9.7	8.8	19.8	3.1	.3	-9.5	7.6	-2.7	.7
HOMEOWNERS	73,561	82.9	10.6	5.8	21.6	3.0	.3	-24.4	3.8	-10.4	-10.1
FARMOWNERS	3,024	69.9	5.7	9.0	26.0	3.1	.0	-13.9	3.3	-5.6	-4.9
COMM MULTIPLE PERIL	43,002	71.8	12.6	13.4	24.2	3.6	.7	-26.4	7.3	-10.5	-8.5
OCEAN AND AIRCRAFT	3,390	50.8	5.0	9.4	18.0	2.5	.0	14.0	8.6	8.3	14.3
FIRE AND ALLIED LINES	54,030	51.1	5.0	11.8	23.1	3.5	.5	4.8	3.6	3.0	5.4
MEDICAL MALPRACTICE	13,359	98.3	28.8	7.0	12.9	3.3	.0	-50.5	39.9	-14.4	3.8
OTHER LIABILITY	33,561	71.3	29.8	10.3	18.6	3.3	.4	-33.9	23.3	-10.4	-.1
WORKER'S COMPENSATION	1,012	103.8	14.5	7.4	9.3	4.2	6.5	-45.9	15.0	-17.8	-13.0
GROUP ACCIDENT & HEALTH	4,877	84.3	2.9	4.1	10.3	1.9	.0	-3.7	30.2	4.9	21.5
CREDIT ACCIDENT & HEALTH	735	82.7	2.1	4.1	33.9	.9	.0	-23.9	7.5	-9.3	-7.0
OTHER ACCIDENT & HEALTH	5,229	66.2	4.3	8.6	26.4	2.8	.0	-8.4	5.7	-2.6	.0
FIDELITY AND SURETY	10,748	21.1	4.3	14.2	32.7	3.9	.0	23.3	7.5	12.4	18.5
CREDIT	2,905	89.5	4.9	15.2	28.5	3.3	.0	-41.6	20.7	-14.6	-6.3
TOTAL LINES ABOVE	565,075	67.8	10.6	7.7	17.9	3.2	.2	-7.7	9.1	-1.5	3.0

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

WISCONSIN

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	352,231	64.2	10.4	4.9	16.7	2.8	.1	.6	8.4	2.1	6.9
PRIV PASS AUTO PHYS DAMAG	231,892	69.5	8.6	4.6	17.3	2.7	.1	-2.9	2.2	-.8	.1
PRIV PASS TOTAL	584,123	66.3	9.7	4.8	17.0	2.7	.1	-.8	5.9	.8	4.1
COMM AUTO LIABILITY	83,892	78.0	12.3	9.1	19.1	3.2	.4	-22.4	10.7	-7.9	-3.7
COMM AUTO PHYS DAMG	45,915	63.0	7.1	8.1	21.3	2.8	.1	-2.7	2.0	-.7	.1
COMM AUTO TOTAL	129,807	72.7	10.4	8.8	19.9	3.1	.3	-15.4	7.5	-5.4	-2.4
HOMEOWNERS	180,343	61.1	7.5	5.4	22.3	2.9	.1	.4	3.9	1.0	3.3
FARMOWNERS	38,170	89.8	8.1	8.2	25.7	2.9	.0	-34.9	3.4	-15.3	-16.1
COMM MULTIPLE PERIL	145,116	59.9	10.5	13.3	24.3	3.5	.8	-12.4	7.2	-4.1	-1.0
OCEAN AND AIRCRAFT	11,223	39.5	3.9	9.5	18.0	2.5	.0	26.2	8.7	14.0	21.0
FIRE AND ALLIED LINES	148,904	43.4	4.3	11.2	23.6	3.3	.4	13.5	3.6	7.0	10.1
MEDICAL MALPRACTICE	16,506	108.6	35.0	6.5	11.0	3.1	.6	-64.9	43.2	-20.3	-1.3
OTHER LIABILITY	115,036	27.9	11.6	10.3	18.8	3.2	.3	27.6	22.9	17.7	32.8
WORKER'S COMPENSATION	289,264	67.2	9.4	7.4	9.3	4.0	9.1	-6.7	14.9	.1	7.9
GROUP ACCIDENT & HEALTH	67,574	89.5	3.0	3.9	10.3	1.8	.0	-8.8	28.1	2.1	17.1
CREDIT ACCIDENT & HEALTH	824	85.7	2.1	4.0	31.9	1.1	.0	-25.0	8.5	-9.6	-6.8
OTHER ACCIDENT & HEALTH	29,453	57.0	3.5	8.3	25.7	2.6	.0	2.6	5.5	2.4	5.7
FIDELITY AND SURETY	19,473	41.8	8.6	14.2	32.6	3.7	.0	-1.1	7.5	1.1	5.2
CREDIT	8,717	98.5	5.4	15.4	28.5	3.6	.0	-51.6	20.8	-19.1	-11.5
TOTAL LINES ABOVE	1,784,533	62.8	9.7	7.3	18.2	3.1	1.6	-3.1	8.9	.5	5.3

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

WYOMING

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	31,081	68.6	11.0	4.7	16.5	2.8	3.7	-7.5	8.3	-1.6	2.4
PRIV PASS AUTO PHYS DAMAG	46,062	63.1	7.8	4.4	17.2	2.7	3.9	.6	2.2	.7	2.0
PRIV PASS TOTAL	77,143	65.3	9.5	4.6	16.8	2.8	3.8	-3.0	5.7	-.1	2.8
COMM AUTO LIABILITY	10,819	87.7	13.7	9.1	19.2	3.2	.7	-33.9	10.6	-13.3	-9.9
COMM AUTO PHYS DAMG	12,186	59.6	6.8	8.2	21.4	2.8	.6	.3	2.0	.6	1.8
COMM AUTO TOTAL	23,005	72.8	10.4	8.8	19.9	3.0	.7	-15.9	7.5	-5.7	-2.7
HOMEOWNERS	25,533	52.9	6.4	5.2	22.4	3.0	.1	9.7	3.8	5.3	8.3
FARMOWNERS	4,037	77.2	6.7	8.6	26.2	3.1	.0	-21.8	3.2	-9.3	-9.2
COMM MULTIPLE PERIL	25,992	43.5	7.5	13.5	24.3	3.5	.2	7.1	7.2	4.8	9.5
OCEAN AND AIRCRAFT	3,238	56.1	5.7	9.5	18.0	2.6	.0	8.0	8.6	5.5	11.1
FIRE AND ALLIED LINES	21,175	58.1	5.7	11.4	23.6	3.5	.2	-2.7	3.5	-.5	1.2
MEDICAL MALPRACTICE	2,439	144.3	43.4	7.0	12.7	3.1	7.6	-118.3	39.2	-45.9	-33.1
OTHER LIABILITY	19,225	81.3	34.2	10.3	18.5	3.2	.0	-47.8	22.9	-17.0	-7.8
WORKER'S COMPENSATION	2,067	-55.8	-7.9	7.4	9.2	4.0	.5	142.4	14.8	68.7	88.5
GROUP ACCIDENT & HEALTH	1,085	133.9	5.0	4.3	10.3	2.0	.0	-55.8	32.4	-18.6	-4.6
CREDIT ACCIDENT & HEALTH	470	27.7	.5	2.1	31.6	1.0	.0	37.0	8.4	18.8	26.6
OTHER ACCIDENT & HEALTH	1,552	61.2	3.9	8.0	25.9	2.8	.0	-1.9	5.8	.3	3.5
FIDELITY AND SURETY	7,839	15.8	3.2	14.0	33.3	4.1	.0	29.2	6.6	14.8	21.0
CREDIT	1,356	59.5	2.5	13.5	28.0	4.1	.0	-7.8	22.0	1.1	13.0
TOTAL LINES ABOVE	216,155	60.9	9.5	7.3	18.1	3.2	1.6	-.8	8.9	1.5	6.5

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

AMER. SAMOA

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
PRIV PASS AUTO PHYS DAMAG		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
PRIV PASS TOTAL		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
COMM AUTO LIABILITY		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
COMM AUTO PHYS DAMG		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
COMM AUTO TOTAL		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
HOMEOWNERS		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
FARMOWNERS		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
COMM MULTIPLE PERIL		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OCEAN AND AIRCRAFT		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
FIRE AND ALLIED LINES		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
MEDICAL MALPRACTICE		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OTHER LIABILITY		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
WORKER'S COMPENSATION		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
GROUP ACCIDENT & HEALTH		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
CREDIT ACCIDENT & HEALTH		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OTHER ACCIDENT & HEALTH		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
FIDELITY AND SURETY	1	14.3	1.6	9.8	12.8	3.8	.0	57.5	10.3	31.2	36.6
CREDIT		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
TOTAL LINES ABOVE	1	14.3	2.6	7.8	16.8	3.6	.0	54.8	7.7	28.7	33.7

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

GUAM

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	103	31.5	4.3	6.0	17.1	3.0	10.0	27.8	6.4	14.2	20.0
PRIV PASS AUTO PHYS DAMAG	149	46.1	5.9	5.6	18.0	2.8	9.7	11.6	1.9	5.8	7.8
PRIV PASS TOTAL	252	40.1	5.4	5.8	17.5	2.9	9.8	18.1	4.5	9.3	13.3
COMM AUTO LIABILITY	68	55.4	7.2	9.9	18.8	3.9	.0	4.5	6.9	3.6	7.8
COMM AUTO PHYS DAMG	22	94.7	9.2	9.7	24.4	7.4	.0	-45.6	.8	-20.8	-24.0
COMM AUTO TOTAL	91	65.2	7.9	9.9	20.6	4.8	.0	-8.5	4.8	-2.8	-.8
HOMEOWNERS		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
FARMOWNERS		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
COMM MULTIPLE PERIL	29	4.7	.7	13.5	23.3	3.5	.0	54.0	5.9	26.1	33.7
OCEAN AND AIRCRAFT	2	850.3	91.5	9.9	21.5	2.6	.0	-876.0	5.4	-401.7	-468.8
FIRE AND ALLIED LINES	75	26.1	2.5	13.6	25.3	3.9	.1	28.3	2.1	13.5	16.9
MEDICAL MALPRACTICE		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OTHER LIABILITY	71	78.0	38.9	12.2	19.5	4.0	.0	-52.8	19.2	-19.9	-13.6
WORKER'S COMPENSATION	30	66.0	8.8	7.4	8.6	5.5	.0	3.4	14.0	4.7	12.7
GROUP ACCIDENT & HEALTH	7	2.5	.2	7.3	12.2	3.3	.0	74.3	48.1	45.0	77.4
CREDIT ACCIDENT & HEALTH		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OTHER ACCIDENT & HEALTH		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
FIDELITY AND SURETY	69	24.9	4.3	13.6	34.1	3.8	.0	19.0	5.0	9.8	14.1
CREDIT	40	131.1	2.9	14.3	24.0	3.5	.0	-76.0	29.6	-28.3	-18.0
TOTAL LINES ABOVE	666	51.8	8.0	8.8	18.4	3.8	3.7	5.1	9.1	4.4	9.8

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

PUERTO RICO

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
		PERCENT OF PREMIUM EARNED									
PRIV PASS AUTO LIABILITY	20,920	45.5	7.2	5.6	16.6	3.5	.3	21.1	8.3	11.6	17.8
PRIV PASS AUTO PHYS DAMAG	36,391	70.5	8.5	5.3	16.8	3.3	.2	-4.8	1.9	-1.7	-1.1
PRIV PASS TOTAL	57,311	61.4	8.8	5.5	16.7	3.4	.2	3.7	5.8	3.0	6.4
COMM AUTO LIABILITY	20,332	77.6	10.9	9.8	19.0	3.2	.2	-20.8	10.5	-7.1	-3.1
COMM AUTO PHYS DAMG	53,171	77.7	8.1	9.5	22.8	2.6	.0	-20.8	1.7	-9.2	-9.9
COMM AUTO TOTAL	73,503	77.7	10.1	9.7	20.2	2.9	.0	-20.9	7.6	-7.8	-5.4
HOMEOWNERS	3,822	67.8	8.4	5.9	21.4	3.5	.0	-7.2	3.5	-2.4	-1.1
FARMOWNERS	10	.0	.0	11.0	26.5	2.1	.0	60.3	2.7	28.4	34.7
COMM MULTIPLE PERIL	54,053	48.4	8.3	15.1	24.3	3.9	.0	-.2	7.3	1.6	5.5
OCEAN AND AIRCRAFT	7,678	34.6	3.7	10.5	17.9	2.5	.0	30.6	8.6	16.1	23.1
FIRE AND ALLIED LINES	37,034	22.1	2.1	12.8	23.4	3.3	.0	36.0	2.5	17.1	21.4
MEDICAL MALPRACTICE	3,599	84.3	20.9	6.4	12.5	3.7	.0	-28.0	34.6	-4.8	11.5
OTHER LIABILITY	20,397	55.4	23.8	11.4	18.3	3.2	.2	-12.6	24.1	-.1	11.7
WORKER'S COMPENSATION	1,247	32.7	4.4	7.7	8.8	4.1	6.4	35.6	15.4	19.9	31.0
GROUP ACCIDENT & HEALTH	7,561	67.4	3.2	5.0	9.3	2.1	.0	12.7	39.4	15.0	37.1
CREDIT ACCIDENT & HEALTH		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OTHER ACCIDENT & HEALTH	184	69.3	4.1	12.2	23.9	3.2	.0	-13.0	6.9	-4.3	-1.7
FIDELITY AND SURETY	12,029	10.7	2.1	15.4	32.3	4.1	.2	34.9	6.7	17.6	24.0
CREDIT	2,801	114.8	3.2	11.5	27.0	2.8	.0	-59.4	27.4	-20.9	-11.0
TOTAL LINES ABOVE	281,230	55.6	8.7	8.6	17.8	3.5	.1	5.5	9.4	4.7	10.2

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

U.S.VIRGIN IS

		PERCENT OF PREMIUM EARNED									
LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	975	70.5	11.4	5.2	16.6	4.8	.3	-9.0	8.3	-2.4	1.6
PRIV PASS AUTO PHYS DAMAG	548	75.1	8.7	4.9	16.3	4.6	.5	-10.3	1.8	-4.3	-4.1
PRIV PASS TOTAL	1,522	72.1	10.5	5.1	16.5	4.7	.4	-9.5	5.8	-3.1	-.5
COMM AUTO LIABILITY	385	83.6	11.6	10.4	20.1	5.0	.0	-30.9	10.6	-11.9	-8.3
COMM AUTO PHYS DAMG	324	126.5	13.3	9.7	22.3	4.2	.0	-76.1	1.4	-34.7	-39.9
COMM AUTO TOTAL	709	103.2	13.4	10.2	20.8	4.7	.0	-52.4	7.5	-22.5	-22.3
HOMEOWNERS	323	59.6	7.3	5.7	20.6	5.7	.0	.9	3.4	1.1	3.2
FARMOWNERS		.0	.0	11.8	27.2	5.3	.0	55.5	2.4	26.0	31.9
COMM MULTIPLE PERIL	465	77.8	12.3	14.0	24.7	7.9	.0	-36.9	6.5	-15.6	-14.8
OCEAN AND AIRCRAFT	234	95.1	9.7	10.0	20.1	2.2	.2	-37.5	7.8	-15.5	-14.0
FIRE AND ALLIED LINES	890	2.2	.2	12.1	23.7	3.7	.0	57.9	2.5	27.2	33.3
MEDICAL MALPRACTICE	458	-30.1	-7.0	6.7	12.5	2.9	.0	115.0	32.7	59.8	87.9
OTHER LIABILITY	333	166.8	63.1	12.2	20.6	3.3	.0	-166.2	23.4	-71.4	-71.2
WORKER'S COMPENSATION	1	685.1	94.9	8.3	10.3	8.5	1.2	-708.5	14.4	-322.8	-371.2
GROUP ACCIDENT & HEALTH	41	8.9	.4	5.5	6.7	2.0	.0	76.3	54.8	46.7	84.4
CREDIT ACCIDENT & HEALTH		.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
OTHER ACCIDENT & HEALTH	76	-1.9	-.1	12.6	24.5	3.1	.0	61.8	7.1	29.9	38.9
FIDELITY AND SURETY	137	-7.5	-1.3	15.5	32.8	4.8	.0	55.6	6.2	26.9	34.9
CREDIT	16	27.9	.6	12.0	25.0	.1	.0	34.0	31.3	22.3	43.1
TOTAL LINES ABOVE	5,205	58.5	8.8	8.3	18.2	4.7	.1	1.1	9.3	2.5	7.9

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS
1982 PROFITABILITY RESULTS

COUNTRY WIDE

LINE OF BUSINESS	(1) PREMIUMS EARNED (000'S)	PERCENT OF PREMIUM EARNED									
		(2) LOSS INCR	(3) LOSS ADJ EXPNS	(4) GENRL EXPNS	(5) SELL EXPNS	(6) TAXES LIC. FEES	(7) DIV TO POL-HLDR	(8) ADJUSTED UNDERWRT PROFIT	(9) INVEST GAIN	(10) FED TAXES	(11) INSURANCE OPERATING PROFIT
PRIV PASS AUTO LIABILITY	20,666,140	74.1	12.0	5.0	16.5	2.9	.7	-11.4	8.5	-3.3	.4
PRIV PASS-AUTO PHYS DAMAG	14,673,912	68.2	8.5	4.6	17.2	2.7	.7	-2.2	2.2	-.5	.5
PRIV PASS TOTAL	35,340,052	71.7	10.6	4.8	16.8	2.8	.7	-7.6	5.9	-2.2	.4
COMM AUTO LIABILITY	4,868,070	84.4	13.2	9.2	19.1	3.3	.6	-30.0	10.7	-11.4	-7.8
COMM AUTO PHYS DAMG	2,702,279	65.8	7.5	8.2	21.3	2.9	.5	-6.4	2.0	-2.4	-1.8
COMM AUTO TOTAL	7,570,349	77.8	11.1	8.8	19.9	3.1	.5	-21.5	7.6	-8.2	-5.7
HOMEOWNERS	11,408,181	64.6	8.1	5.6	22.2	3.0	.6	-4.2	3.9	-1.0	.7
FARMOWNERS	682,286	80.2	6.8	8.3	25.6	2.9	.0	-24.2	3.3	-10.3	-10.4
COMM MULTIPLE PERIL	8,079,639	65.3	11.4	13.4	24.2	3.5	.7	-18.7	7.3	-7.0	-4.4
OCEAN AND AIRCRAFT	1,606,094	80.9	8.0	9.2	18.1	2.5	.1	-19.1	8.9	-6.8	-3.4
FIRE AND ALLIED LINES	7,996,371	58.3	5.7	11.3	23.6	3.4	.4	-3.0	3.5	-.5	1.1
MEDICAL MALPRACTICE	1,526,609	113.0	33.3	6.5	11.4	3.2	1.3	-68.9	42.2	-22.2	-4.3
OTHER LIABILITY	6,626,707	74.4	30.7	10.2	18.7	3.4	.6	-38.3	23.1	-12.4	-2.7
WORKER'S COMPENSATION	16,190,293	64.7	9.1	7.4	9.2	4.0	10.5	-5.1	15.0	1.0	8.9
GROUP ACCIDENT & HEALTH	2,940,653	89.8	3.0	3.8	9.0	1.6	.0	-7.6	25.0	2.0	15.3
CREDIT ACCIDENT & HEALTH	42,228	57.3	1.3	4.0	33.1	.9	.0	3.1	8.4	3.3	8.2
OTHER ACCIDENT & HEALTH	915,663	73.3	4.5	8.2	25.0	2.5	.0	-13.8	5.5	-5.1	-3.1
FIDELITY AND SURETY	1,490,990	45.0	9.5	14.1	32.8	4.2	.3	-6.2	7.4	-1.2	2.4
CREDIT	465,615	76.8	4.1	15.3	28.6	3.7	.0	-28.8	20.8	-8.6	.6
TOTAL LINES ABOVE	102,881,731	69.9	10.8	7.4	18.1	3.2	2.1	-11.7	9.0	-3.4	.7

INSURANCE SERVICES OFFICE, INC.
160 WATER STREET NEW YORK, N.Y. 10038 (212) 487-4905

CAROLE J. BANFIELD
VICE PRESIDENT

April 26, 1984

Mr. Michael Johnson
National Association of
Insurance Commissioners
1125 Grand Avenue
Kansas City, Missouri 64106

Re: Tax Provisions - NAIC Profitability Report

Dear Mike:

In accordance with agreement reached at the December 1977 NAIC meeting to include a supplementary exhibit showing the budgetary tax requirements by-line-by-state, I have attached the actual tax rates in effect on December 31st.

The figures have been developed based on those procedures used previously and represent the tax provisions for calendar year 1983. As was included in the last years submission, an explanation of the tax composition has been provided as supplemental information.

If I can be of any assistance, please contact me.

Very truly yours,

Carole
Carole J. Banfield
Vice President
Government Relations

CJB:as
Attachments

COMPOSITION OF CALENDAR YEAR 1983 TAX PROVISIONS

There are various elements included in the State Tax Provisions by Line of Insurance for Calendar Year 1983. The component percentages underlying the total tax provisions are intended to be compatible with the payment level associated with the 1983 Insurance Expense Exhibit experience for Taxes, Licenses and Fees as follows:

1. State Premium Taxes

   The Premium Tax for Calendar Year 1983 is included.

2. Police Pension Fund, Fire Marshal and Other Related Taxes

   The percentages included apply to Calendar Year 1983.

3. Insurance Department Assessments and Special State Fund Assessments

   For those states levying assessments of this nature, the percentages used reflect payment in Calendar Year 1983.

4. Municipal Taxes

   Where the magnitude of local taxes requires reflection on an individual state basis, the Municipal Tax figures used may be considered representative of Calendar Year 1983 experience. Current provisions are based upon a special study done in 1982.

5. Miscellaneous Taxes

   Developed from countrywide data, the provisions for Miscellaneous Taxes recognize payroll taxes and other miscellaneous state and local taxes as well as insurance department licenses and fees not reflected on a special state basis. Current provisions are based upon a special study done in 1982.

6. Guaranty Fund Assessments and Returns

   The state tax provisions and countrywide averages in the attached Exhibit 1 have been developed both with and without recognition of Guaranty Fund assessments or returns. Exhibit 2 lists assessments and returns by state and line of insurance where notification was given from the 4th Quarter 1982 through the end of 1983. Assuming that payment lags and that the effect of assessments is felt in the year of payment, we have estimated the impact of Fund assessments (or returns) on Calendar Year 1983 experience by reflecting those transactions where notification was given during the period 4th Quarter 1982 through 3rd Quarter 1983. The assessment or return percentages have been added to the remainder of the tax components for the state with the total tax provisions reflecting these amounts displayed parenthetically on Exhibit 1. As Guaranty Fund assessments and returns generally represent a small percentage of premium, their impact on total tax provisions is often negligible. Modified tax provisions are shown in parentheses only where the associated assessments (or returns) were of sufficient magnitude to affect the rounded tax figure.

No historical information is presented on Exhibit 2 for those states whose assessments levied by the Guaranty Fund are reimbursable as a credit applied against the state premium tax (or as a surcharge on policy premium). The tax provisions for such states on Exhibit 1 incorporate no loading for assessment amounts as the dollars are ultimately returned to the companies through reduced taxes. Recoupment may be in stages whereby only a portion is returned during the given assessment year with the remainder to be credited against future tax years. Therefore, the actual experience for Calendar Year 1983 may differ somewhat from the tax figures displayed on Exhibit 1.

The Countrywide Average Tax Provisions by Line of Insurance have been derived from the individual state provisions by weighting on the latest available Annual Statement Page 14 data (Calendar Year 1982 Direct Written Premium for Statistical Reporting Insurance Services Office Members, Subscribers and Service Purchasers).

Exhibit 1
Sheet 1

CALENDAR YEAR 1983 TAX PROVISIONS

State	Fire	Allied Lines	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Multiple Peril
Alabama	6.5	6.4	6.5	6.6	6.5
Alaska	4.0	4.0	4.0	4.0	4.0
Arizona	3.0	3.0	3.0	3.0	3.0
Arkansas	3.5	3.5	3.5	3.5	3.5
California	3.3 (3.4)	3.3 (3.4)	3.3 (3.4)	3.3 (3.4)	3.3 (3.4)
Colorado	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)
Connecticut	3.0	3.0	3.0	3.0	3.0
Delaware	3.0	3.0	3.0	3.0	3.0
Dist. of Col.	3.0	3.0	3.0	3.0	3.0
Florida	3.6	3.0	3.2	3.2	3.2
Georgia	5.4	5.0	4.6	5.2	5.4
Hawaii	5.3	5.3	5.3	5.3	5.3
Idaho	4.0 (4.4)	4.0 (4.4)	4.0 (4.4)	4.0 (4.4)	4.0 (4.4)
Illinois	4.1	3.3	3.6	3.6	3.6
Indiana	3.0	3.0	3.0	3.0	3.0
Iowa	3.0	3.0	3.0	3.0	3.0
Kansas	5.9	3.0	3.6	3.8	4.0
Kentucky	3.8 (3.7)	3.0 (2.9)	3.3 (3.2)	3.3 (3.2)	3.4 (3.3)
Louisiana	7.8	4.3	5.8	5.9	6.0
Maine	4.0	3.0	3.5	3.5	3.5
Maryland	3.0	3.0	3.0	3.0	3.0
Massachusetts	3.4	3.3	3.4	3.4	3.4
Michigan	4.0	4.0	3.7	3.7	3.7
Minnesota	3.5	3.0	3.2	3.2	3.2
Mississippi	4.5 (4.4)	4.0 (3.9)	4.3 (4.2)	4.3 (4.2)	4.3 (4.2)
Missouri	3.0	3.0	3.0	3.0	3.0
Montana	6.0	3.8	4.8	4.7	5.2
Nebraska	3.8	3.0	3.3	3.3	3.3
Nevada	4.0	4.0	4.0	4.0	4.0
New Hampshire	3.0	3.0	3.0	3.0	3.0
New Jersey	3.0	3.0	3.0	3.0	3.0
New Mexico	4.0	4.0	4.0	4.0	4.0
New York	3.7	3.2	3.5	3.5	3.5
North Carolina	4.8	3.5	3.8	4.0	4.3
North Dakota	2.0	2.0	2.0	2.0	2.0
Ohio	4.3 (4.2)	3.5 (3.4)	3.8 (3.7)	3.8 (3.7)	3.9 (3.8)
Oklahoma	5.3	5.0	5.1	5.1	5.2
Oregon	4.3	3.3	3.9	3.9	3.8
Pennsylvania	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)
Puerto Rico	5.0	5.0	5.0	5.0	5.0
Rhode Island	3.0	3.0	3.0	3.0	3.0
South Carolina	6.0 (5.9)	4.9 (4.8)	5.6 (5.5)	5.6 (5.5)	5.6 (5.5)
South Dakota	4.0	3.5	3.7	3.7	3.7
Tennessee	3.8	3.0	3.4	3.4	3.4
Texas	5.0	5.0	5.0	5.0	5.0
Utah	3.3	3.3	3.3	3.3	3.3
Vermont	3.0	3.0	3.0	3.0	3.0
Virginia	3.8	3.8	3.8	3.8	3.8
Washington	3.2	3.2	3.2	3.2	3.2
West Virginia	5.5	5.0	5.3	5.3	5.3
Wisconsin	3.5(3.6)	3.5(3.6)	3.5(3.6)	3.5(3.6)	3.5(3.6)
Wyoming	3.5	3.5	3.5	3.5	3.5
Countrywide Average	3.98 (4.01)	3.59 (3.62)	3.64 (3.65)	3.67 (3.68)	3.59 (3.62)

Exhibit 1
Sheet 2

CALENDAR YEAR 1983 TAX PROVISIONS

State	Inland Marine	Medical Malpractice	Earthquake	Other Liability	Private Passenger Auto No-Fault
Alabama	6.5	6.2	6.4	6.2	
Alaska	4.0	4.0	4.0	4.0	
Arizona	3.0	3.0	3.0	3.0	
Arkansas	3.5	3.5	3.5	3.5	3.5
California	3.3 (3.4)	3.3 (2.8)	3.3 (3.4)	3.3 (2.8)	
Colorado	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)	3.3 (3.2)	3.3
Connecticut	3.0	3.0	3.0	3.0	3.0
Delaware	3.0	3.0	3.0	3.0	3.0
Dist. of Col.	3.0	3.0	3.0	3.0	3.0 (2.9)
Florida	3.0	3.0	3.0	3.0	3.0
Georgia	5.1	5.2	5.0	4.7	4.6
Hawaii	5.3	5.3	5.3	5.3	5.3
Idaho	4.0 (4.4)	4.0 (4.4)	4.0 (4.4)	4.0 (4.4)	
Illinois	3.2	3.0	3.3	3.1	
Indiana	3.0	3.0	3.0	3.0	
Iowa	3.0	3.0	3.0	3.0	
Kansas	3.5	3.0	3.0	3.0	3.0
Kentucky	3.1 (3.0)	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)
Louisiana	4.4	4.3	4.3	4.2	
Maine	3.1	3.0	3.0	3.0	
Maryland	3.0	3.0	3.0	3.0	3.0
Massachusetts	3.3	3.3	3.3	3.3	3.5
Michigan	4.0	3.0	3.0	3.0	3.0
Minnesota	3.1	3.0	3.0	3.0	3.0
Mississippi	4.0 (3.9)	4.0 (3.9)	4.0 (3.9)	4.0 (3.9)	
Missouri	3.0	3.0	3.0	3.0	
Montana	4.1	3.8	3.8	3.8	
Nebraska	3.1	3.0	3.0	3.0	
Nevada	4.0	4.0	4.0	4.0	
New Hampshire	3.0	3.0	3.0	3.0	
New Jersey	3.0	3.0	3.0	3.0	4.2
New Mexico	4.0	4.0	4.0	4.0	
New York	3.4	3.2	3.2	3.2	4.4
North Carolina	3.5	3.5	3.5	3.5	
North Dakota	2.0	2.0	2.0	2.0	2.0
Ohio	3.6 (3.5)	3.5 (3.4)	3.5 (3.4)	3.5 (3.4)	
Oklahoma	5.1	5.0	5.0	5.0	
Oregon	3.5	3.3	3.3	3.3	3.3
Pennsylvania	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.1)	3.0 (3.5)
Puerto Rico	5.0	5.0	5.0	5.0	5.0
Rhode Island	3.0	3.0	3.0	3.0	
South Carolina	5.1 (5.0)	5.3 (5.2)	4.9 (4.8)	4.9 (4.8)	5.2 (5.1)
South Dakota	3.6	3.5	3.5	3.5	
Tennessee	3.2	3.0	3.0	3.0	
Texas	5.0	4.7	5.0	4.7	4.5
Utah	3.3	3.3	3.3	3.3	3.3
Vermont	3.0	3.0	3.0	3.0	
Virginia	3.8	3.8	3.8	3.8	
Washington	3.2	3.2	3.2	3.2	3.2
West Virginia	5.1	5.0	5.0	5.0	
Wisconsin	3.5 (3.6)	3.0 (3.1)	3.5 (3.6)	3.0 (3.1)	
Wyoming	3.5	3.5	3.5	3.5	
Countrywide Average	3.63 (3.64)	3.37 (3.36)	3.62 (3.66)	3.44 (3.68)	3.87 (3.94)

Exhibit 1
Sheet 3

CALENDAR YEAR 1983 TAX PROVISIONS

State	Other Private Passenger Auto Liability	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger Auto Physical Dam.	Commercial Auto Physical Damage
Alabama	6.3		6.2	6.2	6.4
Alaska	4.0 (3.5)		4.0 (3.5)	4.0 (3.5)	4.0 (3.5)
Arizona	3.5		3.5	3.5	3.5
Arkansas	3.5	3.5	3.5	3.5	3.5
California	3.3 (3.4)		3.3 (3.4)	3.3 (3.4)	3.3 (3.4)
Colorado	3.3	3.3	3.3	3.3	3.3
Connecticut	3.0	3.0	3.0	3.0	3.0
Delaware	3.0	3.0	3.0	3.0	3.0
Dist. of Col.	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)
Florida	3.0	3.0	3.0	3.0	3.0
Georgia	4.6	4.6	4.6	4.7	4.7
Hawaii	5.3	5.3	5.3	5.3	5.3
Idaho	4.0		4.0	4.0	4.0
Illinois	3.0		3.1	3.1	3.1
Indiana	3.0		3.0	3.0	3.0
Iowa	3.0		3.0	3.0	3.0
Kansas	3.0	3.0	3.0	3.2	3.2
Kentucky	3.0 (2.9)	3.0 (2.9)	3.0 (2.9)	3.1 (3.0)	3.1 (3.0)
Louisiana	4.3		4.3	4.5	4.5
Maine	3.0		3.0	3.2	3.2
Maryland	3.0	3.0	3.0	3.0	3.0
Massachusetts	3.5	3.3	3.3	3.5	3.3
Michigan	3.0	3.0	3.0	3.0	3.0
Minnesota	3.0	3.0	3.0	3.0	3.0
Mississippi	4.0 (3.9)		4.0 (3.9)	4.1 (4.0)	4.1 (4.0)
Missouri	3.0		3.0	3.0	3.0
Montana	3.8		3.8	3.8	3.8
Nebraska	3.0		3.0	3.1	3.1
Nevada	4.0		4.0	4.0	4.0
New Hampshire	3.0		3.0	3.0	3.0
New Jersey	4.2	4.2	4.2	3.0	3.0
New Mexico	4.0		4.0	4.0	4.0
New York	4.3	4.4	4.3	3.3	3.3
North Carolina	3.5		3.5	3.5	3.5
North Dakota	2.0	2.0	2.0	2.0	2.0
Ohio	3.5		3.5	3.6	3.6
Oklahoma	5.0		5.0	5.0	5.0
Oregon	3.3	3.3	3.3	3.3	3.3
Pennsylvania	3.0 (3.5)	3.0 (3.5)	3.0 (3.5)	3.0 (3.5)	3.0 (3.5)
Puerto Rico	5.0	5.0	5.0	5.0	5.0
Rhode Island	3.0		3.0	3.0	3.0
South Carolina	5.2 (5.1)	5.0 (4.9)	5.0 (4.9)	5.1 (5.0)	5.1 (5.0)
South Dakota	3.5		3.5	3.6	3.6
Tennessee	3.0		3.0	3.1	3.1
Texas	4.5	4.5	4.5	4.5	4.5
Utah	3.3	3.3	3.3	3.3	3.3
Vermont	3.0		3.0	3.0	3.0
Virginia	3.8		3.8	3.8	3.8
Washington	3.2	3.2	3.2	3.2	3.2
West Virginia	5.0		5.0	5.0	5.0
Wisconsin	3.0		3.0	3.0	3.0
Wyoming	3.5		3.5	3.5	3.5
Countrywide Average	3.72 (3.74)	3.85 (3.90)	3.68 (3.70)	3.52 (3.54)	3.59 (3.61)

Exhibit 1
Sheet 4

CALENDAR YEAR 1983 TAX PROVISIONS

State	Glass	Burglary and Theft	Boiler and Machinery
Alabama	6.4	6.3	7.3
Alaska	4.0	4.0	5.5
Arizona	3.0	3.0	4.5
Arkansas	3.5	3.5	5.0
California	3.3 (3.4)	3.3 (3.4)	4.8 (4.9)
Colorado	3.3 (3.2)	3.3 (3.2)	4.8 (4.7)
Connecticut	3.0	3.0	4.5
Delaware	3.0	3.0	4.5
Dist. of Col.	3.0	3.0	4.5
Florida	3.0	3.0	4.5
Georgia	4.4	4.6	6.0
Hawaii	5.3	5.3	6.8
Idaho	4.0 (4.4)	4.0 (4.4)	5.5 (5.9)
Illinois	3.1	3.1	4.5
Indiana	3.0	3.0	4.5
Iowa	3.0	3.0	4.5
Kansas	3.0	3.0	4.5
Kentucky	3.0 (2.9)	3.0 (2.9)	4.5 (4.4)
Louisiana	4.0	4.4	5.6
Maine	3.0	3.0	4.5
Maryland	3.0	3.0	4.5
Massachusetts	3.3	3.3	4.8
Michigan	3.0	3.0	4.5
Minnesota	3.0	3.0	4.5
Mississippi	4.0 (3.9)	4.0 (3.9)	5.5 (5.4)
Missouri	3.0	3.0	4.5
Montana	3.8	3.8	5.3
Nebraska	3.0	3.0	4.5
Nevada	4.0	4.0	5.5
New Hampshire	3.0	3.0	4.5
New Jersey	3.0	3.0	4.5
New Mexico	4.0	4.0	5.5
New York	3.2	3.2	4.8
North Carolina	3.5	3.5	5.0
North Dakota	2.0	2.0	3.5
Ohio	3.5 (3.4)	3.5 (3.4)	5.0 (4.9)
Oklahoma	5.0	5.0	6.5
Oregon	3.3	3.3	4.8
Pennsylvania	3.0 (3.1)	3.0 (3.1)	4.5 (4.6)
Puerto Rico	5.0	5.0	6.5
Rhode Island	3.0	3.0	4.5
South Carolina	4.8 (4.7)	4.9 (4.8)	6.6 (6.5)
South Dakota	3.5	3.5	5.0
Tennessee	3.0	3.0	4.5
Texas	4.7	4.7	6.2
Utah	3.3	3.3	4.8
Vermont	3.0	3.0	4.5
Virginia	3.8	3.8	5.3
Washington	3.2	3.2	4.7
West Virginia	5.0	5.0	6.5
Wisconsin	3.0 (3.1)	3.0 (3.1)	4.9 (5.0)
Wyoming	3.5	3.5	5.0
Countrywide Average	3.43 (3.44)	3.43 (3.43)	4.85 (4.83)

Exhibit 2
Sheet 1

HISTORY OF GUARANTY FUND ASSESSMENTS (1)

4TH QUARTER 1982 THROUGH 4TH QUARTER 1983 (2)

State	Insolvent Company	Assessment or Return Notification Date	Line of Insurance	Assessment or Return(3)
Alaska	Medallion/Missouri General Ins. Co. (Return)	6/83	Automobile	-0.493%
California	All Star Insurance Company of Wisconsin (Return)	3/83	All Other Lines	-0.132%
	American Reserve Insurance Company of Rhode Island (Return)	3/83	Automobile Liability	-0.063%
	Citizens Insurance Company of New York (Return)	3/83	Other Than Automobile	-0.123%
	Imperial Insurance Company	9/83	Automobile	+0.0027%
	Imperial Insurance Company	9/83	All Other Lines	+0.257%
	Interco Underwriters Exchange	9/83	Automobile	+0.048%
	Interco Underwriters Exchange	9/83	All Other Lines	+0.022%
	Mobile Insurance Company of Texas (Return)	3/83	Automobile	-0.001%
	Proprietors' Insurance Company	9/83	All Other Lines	+0.014%
	Western Carriers Insurance Exchange	9/83	Automobile	+0.169%
	Westgate-California Insurance Company (Return)	3/83	Automobile Liability	-0.035%
	Westgate-California Insurance Company (Return)	3/83	Other Than Automobile	-0.378%
Colorado	Mobile Insurance Company (Return)	5/83	All Other Lines	-0.059%
Connecticut	Consolidated Mutual Insurance Co. (Return)	12/82	Automobile	-0.005%
	Cosmopolitan Insurance Company	12/82	All Other Lines	+0.010%
	Reserve Insurance Company (Return)	12/82	Automobile	-0.017%
	Reserve Insurance Company (Return)	12/82	All Other Lines	-0.026%
Delaware	Proprietors Ins. Co.	1/83	All Lines	+0.021%

Exhibit 2
Sheet 2

HISTORY OF GUARANTY FUND ASSESSMENTS (1)

4TH QUARTER 1982 THROUGH 4TH QUARTER 1983 (2)

State	Insolvent Company	Assessment or Return Notification Date	Line of Insurance	Assessment or Return(3)
District of Columbia	Interstate Insurance Company	2/83	All Other Lines	+0.004%
	Professional Insurance Company (Return)	2/83	All Other Lines	-0.006%
	Rockland Mutual Insurance Company (Return)	2/83	Automobile	-0.068%
	Wisconsin Surety Compamy	2/83	All Other Lines	+0.001%
Georgia	Administrative Assessment	11/82	All Lines	+0.006%
	Eastern Insurance Company	11/82	Automobile	+0.025%
	Eastern Insurance Company	11/82	All Other Lines	+0.028%
	Proprietors' Insurance Company	11/82	Automobile	+0.003%
	Proprietors' Insurance Company	11/82	All Other Lines	+0.005%
Idaho	Proprietors' Insurance Company	11/82	All Other Lines	+0.395%
	Western Carriers Insurance Exchange	12/83	Automobile	+0.033%
Illinois	American Reserve Insurance Company (Return)	12/83	Automobile	-0.0046%
	Consolidated Mutual Insurance Company (Return)	12/83	Automobile	-0.00184%
	Consolidated Mutual Insurance Company (Return)	12/83	Other Than Automobile	-0.000108%
	Long Island Insurance Company (Return)	12/83	Automobile	-0.00092%
	Long Island Insurance Company (Return)	12/83	Other Than Automobile	-0.000054%
	Manchester Insurance & Indemnity Company (Return)	12/83	Other Than Automobile	-0.032%
	Proprietors' Insurance Company	12/83	Automobile	+0.00174%
	Proprietors' Insurance Company	12/83	Other Than Automobile	+0.0156%
	Reserve Insurance Company (Return)	12/83	Automobile	-0.0368%
	Reserve Insurance Company (Return)	12/83	Other Than Automobile	-0.00486%
	Security Casualty Company	12/83	Automobile	+0.0387%
	Security Casualty Company	12/83	Other Than Automobile	+0.00311%
Kentucky	Manchester Insurance Company (Return)	12/82	All Lines	-0.080%
	Summit Insurance Company (Return)	12/82	All Lines	-0.025%

Exhibit 2
Sheet 3

HISTORY OF GUARANTY FUND ASSESSMENTS (1)

4TH QUARTER 1982 THROUGH 4TH QUARTER 1983 (2)

State	Insolvent Company	Assessment or Return Notification Date	Line of Insurance	Assessment or Return(3)
Maine	American Reserve Insurance Company/ Reserve Insurance Company (Combined) (Return)	12/82	All Other Lines	-0.013%
	Maine Insurance Company (Return)	12/82	Automobile	-0.018%
	Professional Insurance Company (Return)	12/82	All Other Lines	-0.003%
	Proprietors' Insurance Company	12/82	Automobile	+0.013%
	Proprietors' Insurance Company	12/82	All Other Lines	+0.002%
	Security Mutual Casualty Insurance Company	12/82	All Other Lines	+0.028%
Maryland	Gateway Insurance Company (Return)	1/83	Automobile	-0.017%
	Gateway Insurance Company (Return)	6/83	Automobile	-0.0093%
Massachusetts				
	American Reserve Insurance Company/ Reserve Insurance Company (Combined) (Return)	2/83	All Lines	-0.032%
	Proprietors' Insurance Company	2/83	All Lines	+0.004%
Minnesota	Manchester Insurance & Indemnity Company (Return)	10/83	Automobile	-0.896%
	Manchester Insurance & Indemnity Company (Return)	10/83	All Other Lines	-0.354%
	Security Casualty Company	10/83	Automobile	+0.515%
Mississippi				
	Home Owners Insurance Company (Return)	2/83	All Lines	-0.035%
	Liberty Universal Insurance Company (Return)	5/83	All Lines	-0.0537%
Ohio	Proprietors' Insurance Company (Return)	3/83	All Other Lines	-0.103%
	Reserve Insurance Company (Return)	8/83	Automobile	-0.029%
Oklahoma	Town & Country Insurance Company	11/83	All Lines	+0.096%

Exhibit 2
Sheet 4

HISTORY OF GUARANTY FUND ASSESSMENTS (1)

4TH QUARTER 1982 THROUGH 4TH QUARTER 1983 (2)

State	Insolvent Company	Assessment or Return Notification Date	Line of Insurance	Assessment or Return(3)
Pennsylvania				
	American Reserve Insurance Company	12/82	Automobile	+0.0004%
	American Reserve Insurance Company	12/82	All Other Lines	+0.00006%
	Amherst Insurance Company	12/82	Automobile	+0.0044%
	Amherst Insurance Company	12/83	Automobile	+0.0044%
	Amherst Insurance Company	12/82	All Other Lines	+0.0543%
	Amherst Insurance Company	12/83	All Other Lines	+0.0545%
	Consolidated Mutual Insurance Company	12/82	Automobile	+0.00044%
	Consolidated Mutual Insurance Company	12/82	All Other Lines	+0.0175%
	Cosmopolitan Mutual Insurance Company	12/82	All Other Lines	+0.00012%
	Safeguard Mutual Insurance Company	12/82	Automobile	+0.441%
	Safeguard Mutual Insurance Company	12/83	Automobile	+0.221%
	Safeguard Mutual Insurance Company	12/82	All Other Lines	+0.003%
	Stuyvesant Mutual Plate Glass Insurance Company	12/82	Automobile	+0.088%
	Stuyvesant Mutual Plate Glass Insurance Company	12/83	Automobile	+0.087%
	Stuyvesant Mutual Plate Glass Insurance Company	12/82	All Other Lines	+0.0004%
	Stuyvesant Mutual Plate Glass Insurance Company	12/83	All Other Lines	+0.0015%
Rhode Island				
	American Reserve Insurance Company/ Reserve Insurance Company (Return)	10/82	Automobile	-0.065%
	Proprietors' Insurance Company	10/82	Automobile	+0.032%
	Proprietors' Insurance Company	10/82	All Other Lines	+0.024%
South Carolina				
	Fidelity Insurance Company (Return)	2/83	All Other Lines	-0.133%
	Gateway Insurance Company (Return)	2/83	Automobile	-0.073%
	Proprietors' Insurance Company (Return)	3/83	Automobile	-0.002%
	Proprietors' Insurance Company (Return)	2/83	All Other Lines	-0.000255%
	Proprietors' Insurance Company (Return)	3/83	All Other Lines	-0.002%

Exhibit 2
Sheet 5

HISTORY OF GUARANTY FUND ASSESSMENTS (1)

4TH QUARTER 1982 THROUGH 4TH QUARTER 1983 (2)

State	Insolvent Company	Assessment or Return Notification Date	Line of Insurance	Assessment or Return(3)
South Carolina (con't)	Security Fire & Casualty Insurance Company (Return)	2/83	All Other Lines	-0.0139%
	Summit Insurance Company (Return)	2/83	Automobile	-0.00839%
Wisconsin	Proprietors' Insurance Company	12/82	All Other Lines	+0.047%
	Security Mutual Casualty Insurance Company	12/82	All Other Lines	+0.047%

Exhibit 2
Sheet 6

HISTORY OF GUARANTY FUND ASSESSMENTS (1)
4TH QUARTER 1982 THROUGH 4TH QUARTER 1983 (2)

Notes

1) The assessments made in states which allow a credit on the state premium tax are not shown here.

2) The tax provisions in parentheses shown in Exhibit 1 include only those assessments or returns made between 10/1/82 and 9/30/83. (Only those provisions where the assessment or return was of significant magnitude to modify the tax provisions are shown in parentheses).

3) Assessments are added to the indicated tax provisions for the state. Returns made on earlier assessments are indicated by a negative number and are subtracted from the state tax provisions.

SPECIFICATIONS FOR GROUPINGS OF LINE OF BUSINESS
(based on page 14)
FOR 1982 REPORT ON PROFITABILITY
BY LINE AND BY STATE

1. Private Passenger Auto Liability, lines 19.1 and 19.2
2. Private Passenger Auto Physical Damage, line 21.1
3. Private Passenger Auto Total, lines 19.1, 19.2 and 21.1
4. Commercial Auto Liability, lines 19.3 and 19.4
5. Commercial Auto Physical Damage, line 21.2
6. Commercial Auto Total, lines 19.3, 19.4 and 21.2
7. Homeowners, line 4
8. Farmowners, line 3
9. Commercial Multiple Peril, lines 5 and 27
10. Ocean and Aircraft, lines 8 and 22
11. Fire and Allied Lines, etc., lines 1, 2, 9, 10, 12, 25 and 26
12. Medical Malpractice, line 11
13. Other Liability, line 17
14. Workmen's Compensation, line 16
15. Group A & H, line 13
16. Credit A & H, line 14
17. Other A & H, lines 15.1, 15.2, 15.3, 15.4, 15.5 and 15.6
18. Fidelity and Surety, lines 23 and 24
19. Credit, line 28
20. Total All Lines, sum of all lines listed above

SPECIFICATIONS FOR 1982 SUPPLEMENTAL REPORT ON PROFITABILITY BY LINE COUNTRYWIDE USING THE INSURANCE EXPENSE EXHIBIT

Shown below are the specifications for a countrywide page of the by line by state profitability report, using IEE data instead of page 14 data. This is a supplement to the by line by state report which includes a countrywide page obtained by summing the state pages. The groupings of the lines of business are the same as for the by line by state report.

1. Premiums Earned
   IEE line 2

2. Losses Incurred
   IEE line 3

3. Loss Adjustment Expenses
   IEE line 4

4. General Expenses
   IEE line 7

5. Selling Expenses
   (IEE line 6 + line 19) X IEE line 2 ÷ IEE line 1

6. Taxes, Licenses and Fees
   (IEE line 8) X IEE line 2 ÷ IEE line 1

7. Dividends to Policyholders
   IEE line 11

8. Underwriting Profit
   Premiums Earned - Losses Incurred - Loss Adjustment Expenses - General Expenses - Taxes, Licenses and Fees - Dividends to Policyholders

9. Investment Gain
   IEE line 10

10. Income Taxes
    .46 X Underwriting Profit + Z X Investment Gain

    where Z = .46 (A-B)/A

    and A = page 6, part 1, column 8, line 10 - 11 - 12 - 2.1 -
    - 2.11 - 2.2 - 2.21

    B = page 6, part 1, column 8, line 1.1

11. Operating Profit
    Underwriting Profit + Investment Gain - Income Taxes

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

1982 STATUS EXCEPTION REPORT

STATE OF ALABAMA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
42064	ALABAMA FIRST INS CO	AL	NO STATE PAGES AND NO IEE STATEMENT
11010	EMPLOYERS INS CO OF AL INC	AL	NO IEE STATEMENT
41661	FEDERATED GUARANTY GENERAL INS CO	AL	NO IEE STATEMENT
33391	MUTUAL ASSURANCE SOCIETY OF AL	AL	NO IEE STATEMENT

STATE OF ARKANSAS

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
18198	AMERICAN MUTUAL INS CO	AR	NO IEE STATEMENT
10251	AMERICAN UNDERWRITERS INS CO	AR	NO IEE STATEMENT
18252	TOWN & COUNTRY MUTUAL INS CO	AR	NO IEE STATEMENT

STATE OF ARIZONA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
39586	BRENTWOOD INS CO	AZ	NO STATE PAGES
21598	FARMERS INS CO OF AZ	AZ	NO STATE PAGES
27456	INTER CAPITAL ASSURANCE CO	AZ	NO STATE PAGES
31070	PATRICK HENRY INS CO	AZ	NO STATE PAGES

STATE OF CALIFORNIA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
36528	ALLIED INS CO	CA	NO STATE PAGES
41009	CAPITAL BOND & INS CO	CA	NO STATE PAGES AND NO IEE STATEMENT
40096	COMPAC INS CO	CA	NO STATE PAGES
20923	CONTINENTAL REINSURANCE CORP	CA	NO STATE PAGES
40746	FREMONT REINSURANCE CO	CA	NO STATE PAGES
29114	INVESTORS EQUITY INS CO	CA	NO IEE STATEMENT
38342	MERCURY INDEMNITY CO	CA	NO STATE PAGES AND NO IEE STATEMENT

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

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STATE OF COLORADO

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
32131	COACHMAN INS CO	CO	NO IEE STATEMENT
30732	CROP INS PROTECTIVE ASN	CO	NO IEE STATEMENT
32611	GREENWAY INS CO	CO	NO IEE STATEMENT
38695	SUNSET INS CO	CO	NO IEE STATEMENT
30783	WELD COUNTY FARMERS PROTECTIVE ASN	CO	NO IEE STATEMENT

STATE OF CONNECTICUT

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
20702	AETNA FIRE UNDERWRITERS INS CO	CT	NO IEE STATEMENT
20710	CENTURY INDEMNITY CO	CT	NO IEE STATEMENT
33197	COLOGNE REINSURANCE CO OF AMERICA	CT	NO STATE PAGES
37184	FIRST REINSURANCE CO OF HARTFORD	CT	NO STATE PAGES
38962	PHOENIX GENERAL INS CO	CT	NO STATE PAGES
41807	ROYAL SURPLUS LINES INS CO	CT	NO STATE PAGES AND NO IEE STATEMENT
41629	TOWER INS CO OF CT	CT	NO STATE PAGES AND NO IEE STATEMENT

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

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STATE OF COLORADO

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
32131	COACHMAN INS CO	CO	NO IEE STATEMENT
30732	CROP INS PROTECTIVE ASN	CO	NO IEE STATEMENT
32611	GREENWAY INS CO	CO	NO IEE STATEMENT
38695	SUNSET INS CO	CO	NO IEE STATEMENT
30783	WELD COUNTY FARMERS PROTECTIVE ASN	CO	NO IEE STATEMENT

STATE OF CONNECTICUT

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
20702	AETNA FIRE UNDERWRITERS INS CO	CT	NO IEE STATEMENT
20710	CENTURY INDEMNITY CO	CT	NO IEE STATEMENT
33197	COLOGNE REINSURANCE CO OF AMERICA	CT	NO STATE PAGES
37184	FIRST REINSURANCE CO OF HARTFORD	CT	NO STATE PAGES
38962	PHOENIX GENERAL INS CO	CT	NO STATE PAGES
41807	ROYAL SURPLUS LINES INS CO	CT	NO STATE PAGES AND NO IEE STATEMENT
41629	TOWER INS CO OF CT	CT	NO STATE PAGES AND NO IEE STATEMENT

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                         NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

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                                     STATE OF DELAWARE

                 LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE  PROFITABILITY REPORT

NAIC
CODE      COMPANY NAME                          DOM       MESSAGE
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35130     AETNA REINSURANCE CO                  DE     NO STATE PAGES
37532     AGRICULTURAL EXCESS & SURPLUS INS CO  DE     NO STATE PAGES
36595     AMERICAN EUROPEAN REINSURANCE CORP    DE     NO STATE PAGES
39624     CANAM REINSURANCE INC                 DE     NO STATE PAGES
38989     CHUBB CUSTOM INS CO                   DE     NO STATE PAGES
30473     COMPANIA ANONIMA DE SEGUROS US BR     DE     NO IEE STATEMENT

13722     EXCESS MUTUAL REINSURANCE CO          DE     NO STATE PAGES
37591     FIRST SECURITY INS CO                 DE     NO STATE PAGES
36552     GAMMA REINSURANCE CO                  DE     NO STATE PAGES
11274     GERLING INTERNATIONAL INS CO          DE     NO STATE PAGES
16187     HANSECO INS CO                        DE     NO STATE PAGES
40592     HANSECO REINSURANCE CO                DE     NO STATE PAGES

38741     INA EMPLOYERS INS CO                  DE     NO STATE PAGES
22705     INA REINSURANCE CO                    DE     NO STATE PAGES
39667     INTERAMERICANA CO DE SEGUROS GERAIS   DE     NO IEE STATEMENT
27715     LA MERIDIONAL CO ARGENTIN SEGUROS US  DE     NO IEE STATEMENT
11819     MANHATTAN REINSURANCE CO              DE     NO STATE PAGES
32190     MONY REINSURANCE CORP                 DE     NO STATE PAGES

37974     MOUNT HAWLEY INS CO                   DE     NO STATE PAGES
34835     NATIONAL REINSURANCE CORP             DE     NO STATE PAGES
37648     NORDIC UNION REINSURANCE CORP         DE     NO STATE PAGES
35920     OLYMPUS INS CO                        DE     NO STATE PAGES
36439     PRUDENTIAL COMMERCIAL INS CO          DE     NO STATE PAGES
35408     SIRIUS REINSURANCE CORP               DE     NO STATE PAGES

25070     SKANDIA AMERICA REINSURANCE CORP      DE     NO STATE PAGES
30481     ST PAUL SURPLUS LINES INS CO          DE     NO STATE PAGES
26387     STEADFAST INS CO                      DE     NO STATE PAGES
41440     TRENWICK AMERICA REINSURANCE CORP     DE     NO IEE STATEMENT
39217     VICTORY REINSURANCE OF AMERICA INC    DE     NO STATE PAGES

                                     STATE OF FLORIDA

                 LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE  PROFITABILITY REPORT

NAIC
CODE      COMPANY NAME                          DOM       MESSAGE
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36617     CAPITAL ASSURANCE CO INC              FL     NO STATE PAGES
40495     HAMBURG INTL REIN CO US PROP&CAS BR   FL     NO STATE PAGES
40053     MARINE REINSURANCE CORP               FL     NO STATE PAGES
33030     ORMOND REINSURANCE CO                 FL     NO STATE PAGES
24252     PROGRESSIVE AMERICAN INS CO           FL     NO IEE STATEMENT
38784     PROGRESSIVE SOUTHEASTERN INS CO       FL     NO IEE STATEMENT

23140     SOUTHEAST TITLE & INS CO              FL     NO IEE STATEMENT
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STATE OF GEORGIA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
12033	AMERICAN FRONTIER INS CO	GA	NO STATE PAGES
37796	AMERICAN SPECIALTY INS CO	GA	NO IEE STATEMENT
42617	MAG MUTUAL INS CO	GA	NO IEE STATEMENT

STATE OF HAWAII

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
41726	FIRST FIRE & CASUALTY INS OF HI INC	HI	NO STATE PAGES
29084	INVESTORS MORTGAGE INS CO OF HI INC	HI	NO IEE STATEMENT

STATE OF IOWA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
33480	CONTINENTAL WESTERN CASUALTY CO	IA	NO STATE PAGES
40509	EMC REINSURANCE CO	IA	NO STATE PAGES
40517	EQUITABLE CASUALTY INS CO	IA	NO STATE PAGES
38474	FIREMANS FUND INS CO OF IA	IA	NO STATE PAGES
31585	MIDWESTERN CASUALTY & SURETY CO	IA	NO STATE PAGES AND NO IEE STATEMENT
31593	NORTHERN CASUALTY CO (A MUTUAL)	IA	NO STATE PAGES

STATE OF IDAHO

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
36129	IDAHO STATE INS FUND	ID	NO IEE STATEMENT

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STATE OF ILLINOIS

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
32964	AMERICAN MEDICAL ASR CO	IL	NO STATE PAGES
38091	EVANSTON REINSURANCE CO	IL	NO STATE PAGES
40398	FUJI FIRE & MARINE INS CO OF AMERICA	IL	NO STATE PAGES
34401	HEALTH PROVIDERS INS CO	IL	NO STATE PAGES
37257	INS CORPORATION OF HANNOVER	IL	NO STATE PAGES
22950	JOHN HANCOCK PROPERTY & CAS INS CO	IL	NO STATE PAGES
30074	KEMPER INTERNATIONAL INS CO	IL	NO STATE PAGES
22969	KEMPER REINSURANCE CO	IL	NO STATE PAGES
38598	OPTIMUM INS CO OF ILLINOIS	IL	NO IEE STATEMENT
26549	REINSURANCE CO OF AMERICA INC	IL	NO STATE PAGES
40649	RETCOM REINSURANCE CO	IL	NO STATE PAGES
41416	STATEWIDE INS CO	IL	NO IEE STATEMENT

STATE OF INDIANA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
15830	HUNTINGTON MUTUAL INS CO	IN	NO STATE PAGES
38822	LINCOLN NATIONAL REINSURANCE CO	IN	NO STATE PAGES
41831	ST PAUL INDEMNITY	IN	NO STATE PAGES

STATE OF KANSAS

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
15504	ARMED FORCES COOP INSURING ASSOC	KS	NO STATE PAGES
10588	CENTRAL PLAINS INS CO INC	KS	NO STATE PAGES AND NO IEE STATEMENT
10596	CENTRAL STATES INS CO INC	KS	NO STATE PAGES

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

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STATE OF LOUISIANA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
28274	SECURITY INDUSTRIAL FIRE INS CO	LA	NO IEE STATEMENT

STATE OF MARYLAND

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
41491	CRITERION CASUALTY CO	MD	NO STATE PAGES AND NO IEE STATEMENT
39195	INS CO OF MARYLAND	MD	NO STATE PAGES
34800	MARYLAND AUTOMOBILE INS FUND	MD	NO STATE PAGES
16098	MUTUAL FIRE INS CO OF CARROLL CTY	MD	NO STATE PAGES

STATE OF MAINE

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
33588	MAINE MEDICAL & HOSPITAL MAL JUA	ME	NO STATE PAGES
16020	STATE MUTUAL INS CO	ME	NO IEE STATEMENT

STATE OF MICHIGAN

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
34029	MICHIGAN BASIC PROPERTY INS ASN	MI	NO STATE PAGES

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STATE OF MINNESOTA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
41769	ATHENA ASSURANCE CO	MN	NO STATE PAGES
36870	NWNL REINSURANCE CO	MN	NO STATE PAGES
41750	RAMSEY INS CO	MN	NO STATE PAGES
40576	ST PAUL ATHENA INS CO	MN	NO STATE PAGES

STATE OF MISSOURI

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
37915	AMERICAN CENTRAL INS CO	MO	NO STATE PAGES
11150	FIRST AMERICAN INS CO	MO	NO STATE PAGES
32018	FIRST EXCESS & REINSURANCE CORP	MO	NO STATE PAGES
40711	FRANKONA REINSURANCE CO US BR	MO	NO STATE PAGES
41181	UNIVERSAL UNDERWRITERS INS CO	MO	NO STATE PAGES

STATE OF MISSISSIPPI

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
42080	AMEX INS CO	MS	NO IEE STATEMENT

STATE OF MONTANA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
31097	CAPRI INS CO	MT	NO STATE PAGES

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

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STATE OF NO. CAROLINA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
36013	LAWYERS MUTUAL LIAB INS CO OF NC	NC	NO IEE STATEMENT

STATE OF NO. DAKOTA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
41572	ST PAUL INS CO OF ND	ND	NO STATE PAGES

STATE OF NEBRASKA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
16403	HOMESTEAD INS CO	NE	NO IEE STATEMENT
32603	SIGNET REINSURANCE CO	NE	NO STATE PAGES

STATE OF NEW HAMPSHIRE

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
23159	CAPITAL FIRE INS CO	NH	NO STATE PAGES
40436	CRUSADER INS CO	NH	NO STATE PAGES
38032	HOME REINSURANCE CO	NH	NO STATE PAGES

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STATE OF NEW JERSEY

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
38326	FIRST INDEMNITY OF AMERICA INS CO	NJ	NO IEE STATEMENT
33456	HEALTH CARE INS EXCHANGE	NJ	NO IEE STATEMENT
42226	PRINCETON INS CO	NJ	NO IEE STATEMENT

STATE OF NEW MEXICO

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
25011	WESCO INS CO	NM	NO IEE STATEMENT

STATE OF NEW YORK

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
41815	ADENA SYNDICATE INC	NY	NO STATE PAGES
38636	AGF REINSURANCE CORP OF THE US	NY	NO STATE PAGES
33464	ATUO INS CO LTD	NY	NO STATE PAGES AND NO IEE STATEMENT
39829	ALLIANZ SYNDICATE INC	NY	NO STATE PAGES
24899	AMERICAN INDEPENDENT REINSURANCE CO	NY	NO STATE PAGES
19720	AMERICAN UNION INS CO OF NY	NY	NO STATE PAGES
40223	BALTICA SKANDINAVIA REIN C O AMR INC	NY	NO STATE PAGES
38199	CANADIAN UNION INS CO	NY	NO STATE PAGES
40630	CANDON SYNDICATE INC	NY	NO STATE PAGES
21032	CONSTITUTION REINSURANCE CORP	NY	NO STATE PAGES
39322	COPENHAGEN REINSURANCE CO OF AMERICA	NY	NO IEE STATEMENT
28541	DOMINION INS CO OF AMERICA	NY	NO STATE PAGES
35165	ENNIA REINSURANCE CO OF AMERICA	NY	NO STATE PAGES
34894	EXCESS & TREATY REINSURANCE CORP	NY	NO STATE PAGES
28622	FEDERATED REINSURANCE CORP	NY	NO STATE PAGES
39055	GALAXY REINSURANCE CO	NY	NO STATE PAGES
38512	GAN ANGLO-AMERICAN INS CO	NY	NO STATE PAGES
25925	GENERAL SECURITY ASR CORP OF NY	NY	NO STATE PAGES

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STATE OF NEW YORK

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
41343	GERLING AMERICA INS CO	NY	NO STATE PAGES
42188	GOLDSTREET SYNDICATE CORP	NY	NO STATE PAGES
37230	GOTHAER INS CO US BR	NY	NO STATE PAGES
40193	GREAT LAKES REINSURANCE CO-US BR	NY	NO STATE PAGES
39187	HANSA REINSURANCE CO OF AMERICA	NY	NO STATE PAGES
41505	HOME RE SYNDICATE INC	NY	NO STATE PAGES
39276	INTERAMERICA REINSURANCE CORP	NY	NO STATE PAGES
39748	J&H WF SYNDICATE A	NY	NO STATE PAGES
39810	MAIDEN LANE SYNDICATE INC	NY	NO STATE PAGES
25062	MERCANTILE & GEN REI CO OF AMERICA	NY	NO STATE PAGES
32484	MUNICH AMERICAN REINSURANCE CO	NY	NO STATE PAGES
12017	MUNICH REINSURANCE CO US BR	NY	NO STATE PAGES
38997	NISSAN F&M INS CO%GRT AMER RISK MGMT	NY	NO STATE PAGES
25364	NORTH AMERICAN REINSURANCE CORP	NY	NO STATE PAGES
38946	PALADIN REINSURANCE CORP	NY	NO STATE PAGES AND NO IEE STATEMENT
40177	PARAMOUNT INS CO	NY	NO STATE PAGES
40207	SENTRY SYNDICATE INC	NY	NO STATE PAGES
40622	SOUTH PLACE SYNDICATE INC	NY	NO STATE PAGES
25372	SWISS REINSURANCE CO US BR	NY	NO STATE PAGES
42218	SYNDICATE OF WALL ST INVESTORS N V	NY	NO STATE PAGES
39535	TRANSIT CASUALTY SYNDICATE INC	NY	NO STATE PAGES
40290	TRAVELERS SYNDICATE # 1 INC	NY	NO STATE PAGES
21725	UNION & PHENIX ESPANOL INS CO US BR	NY	NO STATE PAGES
34908	UNITED REINSURANCE CORP OF NEW YORK	NY	NO STATE PAGES
25909	UNITY FIRE & GENERAL INS CO	NY	NO STATE PAGES
39721	WILLIAM STREET SYNDICATE INC	NY	NO STATE PAGES
39136	ZURICH REINSURANCE CO OF NEW YORK	NY	NO STATE PAGES

STATE OF OHIO

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
16756	MERCHANTS & MANUFACTURERS MUT I C	OH	NO IEE STATEMENT
20214	OHIO REINSURANCE CORP	OH	NO STATE PAGES
32786	PROGRESSIVE SPECIALTY INS CO	OH	NO IEE STATEMENT
19968	SAVE T RISK INS CO	OH	NO IEE STATEMENT
12750	SUMMIT FIDELITY & SURETY CO	OH	NO STATE PAGES

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STATE OF OKLAHOMA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
22594	EQUITABLE GENERAL INS CO OF OK	OK	NO STATE PAGES
33146	INDEMNITY UNDERWRITERS INS CO	OK	NO STATE PAGES
37842	MID AMERICAN INDEMNITY CO	OK	NO STATE PAGES
36366	RHINELAND REINSURANCE CORP OF AMER	OK	NO STATE PAGES

STATE OF OREGON

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
40541	UNITED EMPLOYERS INS CO	OR	NO IEE STATEMENT

STATE OF PENNSYLVANIA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
41610	AMERICAN HEALTH & ACCIDENT INS CO	PA	NO STATE PAGES AND NO IEE STATEMENT
35599	CONSUMER SERVICE CASUALTY INS CO	PA	NO STATE PAGES AND NO IEE STATEMENT
17353	LEHIGH VALLEY MUTUAL INS CO	PA	NO IEE STATEMENT
34681	MEDICAL PFL LIAB CATASTROP LOSS FUND	PA	NO STATE PAGES
17426	MENDON GRANGE MUTUAL FIRE INS CO	PA	NO IEE STATEMENT
11878	MENNONITE INDEMNITY INC	PA	NO STATE PAGES
12270	PENNSYLVANIA REINSURANCE CO	PA	NO STATE PAGES
38679	PENNSYLVANIA SURFACE COAL MIN INS EX	PA	NO STATE PAGES
12319	PHILADELPHIA REINSURANCE CORP	PA	NO STATE PAGES
39675	PMA REINSURANCE CORP	PA	NO STATE PAGES
27707	TREMONT MUTUAL INS CO	PA	NO STATE PAGES
17159	UMI REINSURANCE CO	PA	NO IEE STATEMENT

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STATE OF PUERTO RICO

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
36749	ROYAL INS CO OF PUERTO RICO	PR	NO STATE PAGES

STATE OF SO. DAKOTA

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
28762	LE MARS MUTUAL INS CO INC	SD	NO IEE STATEMENT
18422	PRAIRIE STATES INS CO	SD	NO IEE STATEMENT

STATE OF TEXAS

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
10359	AUTOMATED FINANCIAL INDEMNITY CO	TX	NO STATE PAGES
29211	CAPITOL COUNTY MUTUAL FIRE INS CO	TX	NO IEE STATEMENT
24996	CENTRAL LLOYDS	TX	NO IEE STATEMENT
42382	CMI LLOYDS	TX	NO IEE STATEMENT
24864	COMMODORE INS CO	TX	NO STATE PAGES AND NO IEE STATEMENT
29238	COMMONWEALTH COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
33286	GENERAL INDEMNITY INS CO	TX	NO IEE STATEMENT
29289	GUARANTY COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
42374	HOUSTON CASUALTY CO	TX	NO IEE STATEMENT
29300	INA COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
29327	INDUSTRIAL COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
29343	NATIONAL COUNTY MUTUAL FIRE INS CO	TX	NO IEE STATEMENT
19119	NATIONAL UNITY INS CO	TX	NO STATE PAGES
29351	NORTHERN COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
29386	OLD FAITHFUL CTY MUTUAL FIRE INS CO	TX	NO IEE STATEMENT
12548	PRAIRIE STATES INS CO	TX	NO IEE STATEMENT
29203	PROGRESSIVE COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
32263	REPUBLIC VANGUARD REINSURANCE CO	TX	NO STATE PAGES

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STATE OF TEXAS

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
30058	SCOR REINSURANCE CO	TX	NO STATE PAGES
27863	SOUTHERN COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
37079	SOUTHWEST INTERNATIONAL REI CO	TX	NO STATE PAGES
29408	STATE & COUNTY MUTUAL FIRE INS CO	TX	NO IEE STATEMENT
35564	SUNBELT INS CO	TX	NO STATE PAGES
39578	TEXAS CITRUS & VEGETABLE INS EXCH	TX	NO IEE STATEMENT
34428	TRANS AUTOMOTIVE INS CO	TX	NO STATE PAGES
42021	TRANSAMERICA LLOYDS INS CO	TX	NO IEE STATEMENT
41645	UNIGARD LLOYDS OF TEXAS	TX	NO STATE PAGES
18546	UNION NATIONAL LLOYDS FIRE INS CO	TX	NO IEE STATEMENT
41122	UNITED EMPLOYERS INS CO	TX	NO IEE STATEMENT
40347	ZURICH AMERICAN LLOYDS	TX	NO IEE STATEMENT

STATE OF VERMONT

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
13110	VERMONT ACCIDENT INS CO INC	VT	NO IEE STATEMENT

STATE OF WISCONSIN

LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
30228	LAKELAND MUTUAL INS CO	WI	NO STATE PAGES
18724	MGIC ASSURANCE CORP	WI	NO STATE PAGES
26786	MGIC CREDIT INS CORP	WI	NO STATE PAGES
33847	MGIC REINSURANCE CORP	WI	NO STATE PAGES
40444	NORTHWESTERN NTL SURETY CO	WI	NO STATE PAGES
41173	SENTRY REINSURANCE INC	WI	NO STATE PAGES

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LIST OF COMPANIES NOT INCLUDED IN BY LINE BY STATE PROFITABILITY REPORT

NAIC CODE	COMPANY NAME	DOM	MESSAGE
41815	ADENA SYNDICATE INC	NY	NO STATE PAGES
20702	AETNA FIRE UNDERWRITERS INS CO	CT	NO IEE STATEMENT
35130	AETNA REINSURANCE CO	DE	NO STATE PAGES
38636	AGF REINSURANCE CORP OF THE US	NY	NO STATE PAGES
37532	AGRICULTURAL EXCESS & SURPLUS INS CO	DE	NO STATE PAGES
33464	AIUO INS CO LTD	NY	NO STATE PAGES AND NO IEE STATEMENT
42064	ALABAMA FIRST INS CO	AL	NO STATE PAGES AND NO IEE STATEMENT
39829	ALLIANZ SYNDICATE INC	NY	NO STATE PAGES
36528	ALLIED INS CO	CA	NO STATE PAGES
37915	AMERICAN CENTRAL INS CO	MO	NO STATE PAGES
36595	AMERICAN EUROPEAN REINSURANCE CORP	DE	NO STATE PAGES
12033	AMERICAN FRONTIER INS CO	GA	NO STATE PAGES
41610	AMERICAN HEALTH & ACCIDENT INS CO	PA	NO STATE PAGES AND NO IEE STATEMENT
24899	AMERICAN INDEPENDENT REINSURANCE CO	NY	NO STATE PAGES
32964	AMERICAN MEDICAL ASR CO	IL	NO STATE PAGES
18198	AMERICAN MUTUAL INS CO	AR	NO IEE STATEMENT
37796	AMERICAN SPECIALTY INS CO	GA	NO IEE STATEMENT
10251	AMERICAN UNDERWRITERS INS CO	AR	NO IEE STATEMENT
19720	AMERICAN UNION INS CO OF NY	NY	NO STATE PAGES
42080	AMEX INS CO	MS	NO IEE STATEMENT
15504	ARMED FORCES COOP INSURING ASSOC	KS	NO STATE PAGES
41769	ATHENA ASSURANCE CO	MN	NO STATE PAGES
10359	AUTOMATED FINANCIAL INDEMNITY CO	TX	NO STATE PAGES
40223	BALTICA SKANDINAVIA REIN C O AMR INC	NY	NO STATE PAGES
39586	BRENTWOOD INS CO	AZ	NO STATE PAGES
38199	CANADIAN UNION INS CO	NY	NO STATE PAGES
39624	CANAM REINSURANCE INC	DE	NO STATE PAGES
40630	CANDON SYNDICATE INC	NY	NO STATE PAGES
36617	CAPITAL ASSURANCE CO INC	FL	NO STATE PAGES
41009	CAPITAL BOND & INS CO	CA	NO STATE PAGES AND NO IEE STATEMENT
23159	CAPITAL FIRE INS CO	NH	NO STATE PAGES
29211	CAPITOL COUNTY MUTUAL FIRE INS CO	TX	NO IEE STATEMENT
31097	CAPRI INS CO	MT	NO STATE PAGES
24996	CENTRAL LLOYDS	TX	NO IEE STATEMENT
10588	CENTRAL PLAINS INS CO INC	KS	NO STATE PAGES AND NO IEE STATEMENT
10596	CENTRAL STATES INS CO INC	KS	NO STATE PAGES
20710	CENTURY INDEMNITY CO	CT	NO IEE STATEMENT
38989	CHUBB CUSTOM INS CO	DE	NO STATE PAGES
42382	CMI LLOYDS	TX	NO IEE STATEMENT
32131	COACHMAN INS CO	CO	NO IEE STATEMENT
33197	COLOGNE REINSURANCE CO OF AMERICA	CT	NO STATE PAGES
24864	COMMODORE INS CO	TX	NO STATE PAGES AND NO IEE STATEMENT
29238	COMMONWEALTH COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
40096	COMPAC INS CO	CA	NO STATE PAGES

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NAIC CODE	COMPANY NAME	DOM	MESSAGE
30473	COMPANIA ANONIMA DE SEGUROS US BR	DE	NO IEE STATEMENT
21032	CONSTITUTION REINSURANCE CORP	NY	NO STATE PAGES
35599	CONSUMER SERVICE CASUALTY INS CO	PA	NO STATE PAGES AND NO IEE STATEMENT
20923	CONTINENTAL REINSURANCE CORP	CA	NO STATE PAGES
33480	CONTINENTAL WESTERN CASUALTY CO	IA	NO STATE PAGES
39322	COPENHAGEN REINSURANCE CO OF AMERICA	NY	NO IEE STATEMENT
41491	CRITERION CASUALTY CO	MD	NO STATE PAGES AND NO IEE STATEMENT
30732	CROP INS PROTECTIVE ASN	CO	NO IEE STATEMENT
40436	CRUSADER INS CO	NH	NO STATE PAGES
28541	DOMINION INS CO OF AMERICA	NY	NO STATE PAGES
40509	EMC REINSURANCE CO	IA	NO STATE PAGES
11010	EMPLOYERS INS CO OF AL INC	AL	NO IEE STATEMENT
35165	ENNIA REINSURANCE CO OF AMERICA	NY	NO STATE PAGES
40517	EQUITABLE CASUALTY INS CO	IA	NO STATE PAGES
22594	EQUITABLE GENERAL INS CO OF OK	OK	NO STATE PAGES
38091	EVANSTON REINSURANCE CO	IL	NO STATE PAGES
34894	EXCESS & TREATY REINSURANCE CORP	NY	NO STATE PAGES
13722	EXCESS MUTUAL REINSURANCE CO	DE	NO STATE PAGES
21598	FARMERS INS CO OF AZ	AZ	NO STATE PAGES
41661	FEDERATED GUARANTY GENERAL INS CO	AL	NO IEE STATEMENT
28622	FEDERATED REINSURANCE CORP	NY	NO STATE PAGES
38474	FIREMANS FUND INS CO OF IA	IA	NO STATE PAGES
11150	FIRST AMERICAN INS CO	MO	NO STATE PAGES
32018	FIRST EXCESS & REINSURANCE CORP	MO	NO STATE PAGES
41726	FIRST FIRE & CASUALTY INS OF HI INC	HI	NO STATE PAGES
38326	FIRST INDEMNITY OF AMERICA INS CO	NJ	NO IEE STATEMENT
37184	FIRST REINSURANCE CO OF HARTFORD	CT	NO STATE PAGES
37591	FIRST SECURITY INS CO	DE	NO STATE PAGES
40711	FRANKONA REINSURANCE CO US BR	MO	NO STATE PAGES
40746	FREMONT REINSURANCE CO	CA	NO STATE PAGES
40398	FUJI FIRE & MARINE INS CO OF AMERICA	IL	NO STATE PAGES
39055	GALAXY REINSURANCE CO	NY	NO STATE PAGES
36552	GAMMA REINSURANCE CO	DE	NO STATE PAGES
38512	GAN ANGLO-AMERICAN INS CO	NY	NO STATE PAGES
33286	GENERAL INDEMNITY INS CO	TX	NO IEE STATEMENT
25925	GENERAL SECURITY ASR CORP OF NY	NY	NO STATE PAGES
41343	GERLING AMERICA INS CO	NY	NO STATE PAGES
11274	GEPLING INTERNATIONAL INS CO	DE	NO STATE PAGES
42188	GOLDSTREET SYNDICATE CORP	NY	NO STATE PAGES
37230	GOTHAER INS CO US BR	NY	NO STATE PAGES
40193	GREAT LAKES REINSURANCE CO-US BR	NY	NO STATE PAGES
32611	GREENWAY INS CO	CO	NO IEE STATEMENT
29289	GUARANTY COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
40495	HAMBURG INTL REIN CO US PROP&CAS BR	FL	NO STATE PAGES

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39187	HANSA REINSURANCE CO OF AMERICA	NY	NO STATE PAGES
16187	HANSECO INS CO	DE	NO STATE PAGES
40592	HANSECO REINSURANCE CO	DE	NO STATE PAGES
33456	HEALTH CARE INS EXCHANGE	NJ	NO IEE STATEMENT
34401	HEALTH PROVIDERS INS CO	IL	NO STATE PAGES
41505	HOME RE SYNDICATE INC	NY	NO STATE PAGES
38032	HOME REINSURANCE CO	NH	NO STATE PAGES
16403	HOMESTEAD INS CO	NE	NO IEE STATEMENT
42374	HOUSTON CASUALTY CO	TX	NO IEE STATEMENT
15830	HUNTINGTON MUTUAL INS CO	IN	NO STATE PAGES
36129	IDAHO STATE INS FUND	ID	NO IEE STATEMENT
29300	INA COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
38741	INA EMPLOYERS INS CO	DE	NO STATE PAGES
22705	INA REINSURANCE CO	DE	NO STATE PAGES
33146	INDEMNITY UNDERWRITERS INS CO	OK	NO STATE PAGES
29327	INDUSTRIAL COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
39195	INS CO OF MARYLAND	MD	NO STATE PAGES
37257	INS CORPORATION OF HANNOVER	IL	NO STATE PAGES
27456	INTER CAPITAL ASSURANCE CO	AZ	NO STATE PAGES
39276	INTERAMERICA REINSURANCE CORP	NY	NO STATE PAGES
39667	INTERAMERICANA CO DE SEGUROS GERAIS	DE	NO IEE STATEMENT
29114	INVESTORS EQUITY INS CO	CA	NO IEE STATEMENT
29084	INVESTORS MORTGAGE INS CO OF HI INC	HI	NO IEE STATEMENT
39748	J&H WF SYNDICATE A	NY	NO STATE PAGES
22950	JOHN HANCOCK PROPERTY & CAS INS CO	IL	NO STATE PAGES
30074	KEMPER INTERNATIONAL INS CO	IL	NO STATE PAGES
22969	KEMPER REINSURANCE CO	IL	NO STATE PAGES
27715	LA MERIDIONAL CO ARGENTIN SEGUROS US	DE	NO IEE STATEMENT
30228	LAKELAND MUTUAL INS CO	WI	NO STATE PAGES
36013	LAWYERS MUTUAL LIAB INS CO OF NC	NC	NO IEE STATEMENT
28762	LE MARS MUTUAL INS CO INC	SO	NO IEE STATEMENT
17353	LEHIGH VALLEY MUTUAL INS CO	PA	NO IEE STATEMENT
38822	LINCOLN NATIONAL REINSURANCE CO	IN	NO STATE PAGES
42617	MAG MUTUAL INS CO	GA	NO IEE STATEMENT
39810	MAIDEN LANE SYNDICATE INC	NY	NO STATE PAGES
33588	MAINE MEDICAL & HOSPITAL MAL JUA	ME	NO STATE PAGES
11819	MANHATTAN REINSURANCE CO	DE	NO STATE PAGES
40053	MARINE REINSURANCE CORP	FL	NO STATE PAGES
34800	MARYLAND AUTOMOBILE INS FUND	MD	NO STATE PAGES
34681	MEDICAL PFL LIAB CATASTROP LOSS FUND	PA	NO STATE PAGES
17426	MENDON GRANGE MUTUAL FIRE INS CO	PA	NO IEE STATEMENT
11878	MENNONITE INDEMNITY INC	PA	NO STATE PAGES
25062	MERCANTILE & GEN REI CO OF AMERICA	NY	NO STATE PAGES
16756	MERCHANTS & MANUFACTURERS MUT I C	OH	NO IEE STATEMENT

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38342	MERCURY INDEMNITY CO	CA	NO STATE PAGES AND NO IEE STATEMENT
18724	MGIC ASSURANCE CORP	WI	NO STATE PAGES
26786	MGIC CREDIT INS CORP	WI	NO STATE PAGES
33847	MGIC REINSURANCE CORP	WI	NO STATE PAGES
34029	MICHIGAN BASIC PROPERTY INS ASN	MI	NO STATE PAGES
37842	MID AMERICAN INDEMNITY CO	OK	NO STATE PAGES
31585	MIDWESTERN CASUALTY & SURETY CO	IA	NO STATE PAGES AND NO IEE STATEMENT
32190	MONY REINSURANCE CORP	DE	NO STATE PAGES
37974	MOUNT HAWLEY INS CO	DE	NO STATE PAGES
32484	MUNICH AMERICAN REINSURANCE CO	NY	NO STATE PAGES
12017	MUNICH REINSURANCE CO US BR	NY	NO STATE PAGES
33391	MUTUAL ASSURANCE SOCIETY OF AL	AL	NO IEE STATEMENT
16098	MUTUAL FIRE INS CO OF CARROLL CTY	MD	NO STATE PAGES
29343	NATIONAL COUNTY MUTUAL FIRE INS CO	TX	NO IEE STATEMENT
34835	NATIONAL REINSURANCE CORP	DE	NO STATE PAGES
19119	NATIONAL UNITY INS CO	TX	NO STATE PAGES
38997	NISSAN F&M INS CO%GRT AMER RISK MGMT	NY	NO STATE PAGES
37648	NORDIC UNION REINSURANCE CORP	DE	NO STATE PAGES
25364	NORTH AMERICAN REINSURANCE CORP	NY	NO STATE PAGES
31593	NORTHERN CASUALTY CO (A MUTUAL)	IA	NO STATE PAGES
29351	NORTHERN COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
40444	NORTHWESTERN NTL SURETY CO	WI	NO STATE PAGES
36870	NWNL REINSURANCE CO	MN	NO STATE PAGES
20214	OHIO REINSURANCE CORP	OH	NO STATE PAGES
29386	OLD FAITHFUL CTY MUTUAL FIRE INS CO	TX	NO IEE STATEMENT
35920	OLYMPUS INS CO	DE	NO STATE PAGES
38598	OPTIMUM INS CO OF ILLINOIS	IL	NO IEE STATEMENT
33030	ORMOND REINSURANCE CO	FL	NO STATE PAGES
38946	PALADIN REINSURANCE CORP	NY	NO STATE PAGES AND NO IEE STATEMENT
40177	PARAMOUNT INS CO	NY	NO STATE PAGES
31070	PATRICK HENRY INS CO	AZ	NO STATE PAGES
12270	PENNSYLVANIA REINSURANCE CO	PA	NO STATE PAGES
38679	PENNSYLVANIA SURFACE COAL MIN INS EX	PA	NO STATE PAGES
12319	PHILADELPHIA REINSURANCE CORP	PA	NO STATE PAGES
38962	PHOENIX GENERAL INS CO	CT	NO STATE PAGES
39675	PMA REINSURANCE CORP	PA	NO STATE PAGES
12548	PRAIRIE STATES INS CO	TX	NO IEE STATEMENT
18422	PRAIRIE STATES INS CO	SD	NO IEE STATEMENT
42226	PRINCETON INS CO	NJ	NO IEE STATEMENT
24252	PROGRESSIVE AMERICAN INS CO	FL	NO IEE STATEMENT
29203	PROGRESSIVE COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
38784	PROGRESSIVE SOUTHEASTERN INS CO	FL	NO IEE STATEMENT
32786	PROGRESSIVE SPECIALTY INS CO	OH	NO IEE STATEMENT
36439	PRUDENTIAL COMMERCIAL INS CO	DE	NO STATE PAGES

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41750	RAMSEY INS CO	MN	NO STATE PAGES
26549	REINSURANCE CO OF AMERICA INC	IL	NO STATE PAGES
32263	REPUBLIC VANGUARD REINSURANCE CO	TX	NO STATE PAGES
40649	RETCOM REINSURANCE CO	IL	NO STATE PAGES
36366	RHINELAND REINSURANCE CORP OF AMER	OK	NO STATE PAGES
36749	ROYAL INS CO OF PUERTO RICO	PR	NO STATE PAGES
41807	ROYAL SURPLUS LINES INS CO	CT	NO STATE PAGES AND NO IEE STATEMENT
19968	SAVE T RISK INS CO	OH	NO IEE STATEMENT
30058	SCOR REINSURANCE CO	TX	NO STATE PAGES
28274	SECURITY INDUSTRIAL FIRE INS CO	LA	NO IEE STATEMENT
41173	SENTRY REINSURANCE INC	WI	NO STATE PAGES
40207	SENTRY SYNDICATE INC	NY	NO STATE PAGES
32603	SIGNET REINSURANCE CO	NE	NO STATE PAGES
35408	SIRIUS REINSURANCE CORP	DE	NO STATE PAGES
25070	SKANDIA AMERICA REINSURANCE CORP	DE	NO STATE PAGES
40622	SOUTH PLACE SYNDICATE INC	NY	NO STATE PAGES
23140	SOUTHEAST TITLE & INS CO	FL	NO IEE STATEMENT
27863	SOUTHERN COUNTY MUTUAL INS CO	TX	NO IEE STATEMENT
37079	SOUTHWEST INTERNATIONAL REI CO	TX	NO STATE PAGES
40576	ST PAUL ATHENA INS CO	MN	NO STATE PAGES
41831	ST PAUL INDEMNITY	IN	NO STATE PAGES
41572	ST PAUL INS CO OF ND	ND	NO STATE PAGES
30481	ST PAUL SURPLUS LINES INS CO	DE	NO STATE PAGES
29408	STATE & COUNTY MUTUAL FIRE INS CO	TX	NO IEE STATEMENT
16020	STATE MUTUAL INS CO	ME	NO IEE STATEMENT
41416	STATEWIDE INS CO	IL	NO IEE STATEMENT
26387	STEADFAST INS CO	DE	NO STATE PAGES
12750	SUMMIT FIDELITY & SURETY CO	OH	NO STATE PAGES
35564	SUNBELT INS CO	TX	NO STATE PAGES
38695	SUNSET INS CO	CO	NO IEE STATEMENT
25372	SWISS REINSURANCE CO US BR	NY	NO STATE PAGES
42218	SYNDICATE OF WALL ST INVESTORS N V	NY	NO STATE PAGES
39578	TEXAS CITRUS & VEGETABLE INS EXCH	TX	NO IEE STATEMENT
41629	TOWER INS CO OF CT	CT	NO STATE PAGES AND NO IEE STATEMENT
18252	TOWN & COUNTRY MUTUAL INS CO	AR	NO IEE STATEMENT
34428	TRANS AUTOMOTIVE INS CO	TX	NO STATE PAGES
42021	TRANSAMERICA LLOYDS INS CO	TX	NO IEE STATEMENT
39535	TRANSIT CASUALTY SYNDICATE INC	NY	NO STATE PAGES
40290	TRAVELERS SYNDICATE # 1 INC	NY	NO STATE PAGES
27707	TREMONT MUTUAL INS CO	PA	NO STATE PAGES
41440	TRENWICK AMERICA REINSURANCE CORP	DE	NO IEE STATEMENT
17159	UMI REINSURANCE CO	PA	NO IEE STATEMENT
41645	UNIGARD LLOYDS OF TEXAS	TX	NO STATE PAGES
21725	UNION & PHENIX ESPANOL INS CO US BR	NY	NO STATE PAGES

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18546	UNION NATIONAL LLOYDS FIRE INS CO	TX	NO IEE STATEMENT
40541	UNITED EMPLOYERS INS CO	OR	NO IEE STATEMENT
41122	UNITED EMPLOYERS INS CO	TX	NO IEE STATEMENT
34908	UNITED REINSURANCE CORP OF NEW YORK	NY	NO STATE PAGES
25909	UNITY FIRE & GENERAL INS CO	NY	NO STATE PAGES
41181	UNIVERSAL UNDERWRITERS INS CO	MO	NO STATE PAGES
13110	VERMONT ACCIDENT INS CO INC	VT	NO IEE STATEMENT
39217	VICTORY REINSURANCE OF AMERICA INC	DE	NO STATE PAGES
30783	WELD COUNTY FARMERS PROTECTIVE ASN	CO	NO IEE STATEMENT
25011	WESCO INS CO	NM	NO IEE STATEMENT
39721	WILLIAM STREET SYNDICATE INC	NY	NO STATE PAGES
40347	ZURICH AMERICAN LLOYDS	TX	NO IEE STATEMENT
39136	ZURICH REINSURANCE CO OF NEW YORK	NY	NO STATE PAGES